Santiago, X-Cessives co-champions in NMI's Got Talent. PAGE 2
Torres renews 2 executive orders to fight COVID-19. PAGE 3

Hafa Adai!

Saipan Tribune

75¢

THE CNMI'S FIRST DAILY NEWSPAPER

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This photo combination shows, from left, Commonwealth Healthcare Corp. chief nursing officer, Renea Raho, Gov. Ralph DLG Torres, and Bishop Ryan P. Jimenez, D.D. being inoculated with the Pfizer/BioNTech COVID-19 vaccine last Dec. 19 at the Medical Care and Treatment Site at the upper CHCC parking, making them the first people in the CNMI to get the vaccine. JUSTINE NAUTA

Vaccinations kick off

» Raho was first to receive Pfizer vaccine
» Three more test positive for COVID-19

By JUSTINE NAUTA
justine_nauta@saipantribune.com
REPORTER

Renea Raho, the Commonwealth Healthcare Corp.'s chief nursing officer, made CNMI history by becoming the first person in the CNMI to be jabbed with the Pfizer/BioNTech COVID-19 vaccine last Saturday, kicking off the start of the mass COVID-19 vaccinations in the Commonwealth.

COMMUNITY VULNERABILITY

LEGEND:
- **Red:** Least safe
- **Orange**
- **Yellow**
- **Blue**
- **Green:** Safest

Source: Office of the Governor

Gov. Ralph DLG Torres and Bishop Ryan P. Jimenez, D.D, of the Diocese of Chalan Kanoa were also inoculated at the Medical Care and Treatment Site at the upper parking area of the Commonwealth Health Center, in an apparent bid to show skeptics that the vaccines are safe and reliable.

The CNMI is expected to receive a second batch of the Pfizer/BioNTech COVID-19 vaccine tomorrow, this time in just one box.

Raho, 47, was injected the

See KICK OFF on Page 4

AT A GLANCE

As of 6pm, Dec. 20, 2020

GUAM	OLD	NEW	TOTAL
Positive	7,168	25	7,193
Recovered	6,513	100	6,613
Active	436	25	461
Deaths	119	0	119
Cumulative Number of Persons Tested		96,512	

SAIPAN	OLD	NEW	TOTAL
Positive	113	3	116
Traced via Travel Screening	87	3	90
Traced via Community Screening	26	0	26
Deaths	2	0	2
Cumulative Number of Persons Tested		22,633*	
Days since last community transmission		124	

*Total count includes the number of persons tested on Saipan, Tinian, and Rota.

*With guidance from the Centers for Disease Control and Prevention, CHCC has opted not to report active and recovered cases.

Source: Joint Information Center - Guam, Commonwealth Healthcare Corp.

FOR FAILING TO PAY COURT JUDGMENT

USDOL takes legal action vs IPI

» 'IPI has created humanitarian crisis in the CNMI'

By KIMBERLY A. BAUTISTA
kimberly_bautista@saipantribune.com
REPORTER

The U.S Department of Labor has filed a notice with the U.S District Court for the NMI informing the court of Imperial

See USDOL on Page 4

Big stargazing event today

» Last time Jupiter and Saturn were this close was on March 4, 1226

It would be hard to beat a better stargazing event to end the year 2020 with than the one that will take place this evening. The conjunction of the two bright planets, Jupiter and Saturn, will take place starting in the early evening hours of Mon-

See BIG on Page 4

COMET HUNTER

By DR. NORMAN BUTLER
Special to the Saipan Tribune

Norman Butler Ph.D. is an active amateur astronomer in the Northern Mariana Islands and has been a Saipan resident since 2011. Butler, who holds advanced degrees in physics and astronomy, was an opticalman (submarine optical navigational equipment) in the U.S. Navy throughout the 1960s and worked at Haleakala's AMOS Observatory on Maui in astronomy and optical engineering starting in the 1980s. He is an award-winning amateur telescope and binoscope maker and has also authored five popular books on binoscopes.

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Wendi Herring is named president of Atkins Kroll Guam and Atkins Kroll Saipan.

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WORLD
Israeli Prime Minister Benjamin Netanyahu is vaccinated against the coronavirus on live TV.

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LIFE & STYLE
The New York Film Critics Circle names "First Cow" as the best film of 2020.

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SCAN ME WITH A COMPATIBLE QR READER TO KEEP UPDATED ON ALL THE LATEST NEWS.

GOT A NEWS TIP? TEL: 235-6397 / 235-2440 FAX: 235-3740 EMAIL: editor@saipantribune.com

Local

Santiago, X-Cessives co-champions in NMI's Got Talent

By BEA CABRERA
beacabrerasaipan@gmail.com
CORRESPONDENT

For the first time since launching the CNMI's Got Talent contest, Bridge Capital LLC named two winners in this year's edition of the contest last Friday via Zoom meeting that was attended by 300 viewers. The grand prize title and $2,000 cash prize were given to two—13-year-old Donna Rose Santiago for the youth division and to local dance group X-Cessives for the adult division.

Brothers Leonard, Matthew, and Kyle—or The Manuels—captured The Governor's Choice Award, which is usually the choice of the governor.

Santiago and the X-Cessives impressed the judges and bested 14 other contestants with their song-and-dance performances that captured the competition's theme: "Island Christmas."

Santiago sang "Walking Around the Christmas Tree" wearing a Santa Claus costume. The X-Cessives did a skit/dance number that involved a front-liner who had to leave her family on Christmas day to work in the hospital, caught the COVID-19 virus, but recovered and reunite with her family.

For the virtual show Friday night, the slate of talents, consisting of singers, dancers, and other performances, were judged by a panel that watched pre-recorded performances of the finalists. This way, the talents were given time to practice on stage before their performances.

The judges were composed of first lady Diann Tudela Torres, Saipan Mayor David Apatang's representative Joann Aquino, Tinian Mayor Edwin Aldan, Rota Mayor Efraim Atalig, and Saipan Rotary Club president Sonya Dancoe. Gov. Ralph DLG Torres was also present throughout the competition to help pick the Governor's Choice Award.

"What a great evening it has been. We had so many great performances that were so impressive. I am so glad that Bridge Capital does this event every year and I never cease to be amazed by how many talents we have right now," said Bridge Capital general manager Bartley A. Jackson. "I want to thank the judges and the people as this is our first Zoom event and it was a great success. …We had over 300 people logged in. …We didn't expect it but now that things are done a little differently, we are proud to be a part of this and happy that we could support the performing arts the way we do."

The first runner-up winners won $1,000 and they are Donato Santiago for the youth division and Patrice Jean Aureo

See SANTIAGO on Page 4

NOTICE OF ZONING BOARD PUBLIC HEARING

for

Common Wealth Cannabis Co., LLC

The Public is invited to attend and provide comments at a Zoning Board Public Hearing on this request for Conditional Use Permit. Common Wealth Cannabis Co., LLC is proposing to occupy and renovate a pre-existing 2-storey building structure measuring 36' (W) x 33' (L) x 12' (H) for its Cannabis Lounge Use. This use is classified as "Cannabis Lounge" and is permitted in the district as a Conditional Use. This project is located on Lot No. 001 D 13 & 001 D 14 in Garapan village. This area is zoned as Garapan Core.

A public hearing will be held on:

Date : January 7, 2021
Time : 5:00 pm
Place : Gov. Pedro P. Tenorio Multipurpose Center, Susupe, Saipan

Comments on the proposal may be submitted orally or in writing at the public hearing. Written comments may be submitted directly to the Zoning Office before 4:30 pm, January 6, 2021. Please send written comments via e-mail to geri.delacruz@cnmizoning.com. via US mail to Caller Box 10007, Saipan, MP 96950, or deliver them to the Zoning Office, 2nd floor, Joeten Building, Dandan, Saipan.

For questions or access to materials to be considered at the public hearing, or if you require assistance, please call 234-9661. This notice is provided pursuant to Public Law 6-32, as amended (2 CMC 7201, et seq.) and the Amended Saipan Zoning Law of 2013.

/s/ Tatiana Babauta, Chairwoman

NOTICE OF ZONING BOARD PUBLIC HEARING

for

Common Wealth Cannabis Co., LLC

The Public is invited to attend and provide comments at a Zoning Board Public Hearing on this request for Conditional Use Permit. Common Wealth Cannabis Co., LLC is proposing to occupy and renovate a pre-existing 2-storey building structure measuring 36' (W) x 33' (L) x 12' (H) for its Cannabis Retail Use. This use is classified as "Cannabis Retail" and is permitted in the district as a Conditional Use. This project is located on Lot No. 001 D 13 & 001 D 14 in Garapan village. This area is zoned as Garapan Core.

A public hearing will be held on:

Date : January 7, 2021
Time : 5:00 pm
Place : Gov. Pedro P. Tenorio Multipurpose Center, Susupe, Saipan

Comments on the proposal may be submitted orally or in writing at the public hearing. Written comments may be submitted directly to the Zoning Office before 4:30 pm, January 6, 2021. Please send written comments via e-mail to geri.delacruz@cnmizoning.com. via US mail to Caller Box 10007, Saipan, MP 96950, or deliver them to the Zoning Office, 2nd floor, Joeten Building, Dandan, Saipan.

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/s/ Tatiana Babauta, Chairwoman

NOTICE OF ZONING BOARD PUBLIC HEARING

for

Lumar LLC

The Public is invited to attend and provide comments at a Zoning Board Public Hearing on this request for Conditional Use Permit. Lumar LLC, is proposing to occupy and renovate a portion of a unit on the 2nd floor of a pre-existing 2-storey building structure measuring 40'.4" (W) x 60'.3" (W) x 12' (H) for its Cannabis Retail Use. This use is classified as "Cannabis Retail" and is permitted in the district as a Conditional Use. This project is located on Lot No. 2003-4-R3 in Chalan LauLau village. This area is zoned as Mixed Commercial.

A public hearing will be held on:

Date : January 7, 2021
Time : 5:00 pm
Place : Gov. Pedro P. Tenorio Multipurpose Center, Susupe, Saipan

Comments on the proposal may be submitted orally or in writing at the public hearing. Written comments may be submitted directly to the Zoning Office before 4:30 pm, January 6, 2021. Please send written comments via e-mail to geri.delacruz@cnmizoning.com. via US mail to Caller Box 10007, Saipan, MP 96950, or deliver them to the Zoning Office, 2nd floor, Joeten Building, Dandan, Saipan.

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/s/ Tatiana Babauta, Chairwoman

NOTICE OF ZONING BOARD PUBLIC HEARING

for

Lumar LLC

The Public is invited to attend and provide comments at a Zoning Board Public Hearing on this request for Conditional Use Permit. Lumar LLC, is proposing to occupy and renovate a portion of a unit on the 2nd floor of a pre-existing 2-storey building structure measuring 40'.4" (W) x 60'.3" (W) x 12' (H) for its Cannabis Farm Use. This use is classified as "Cannabis Farm" and is permitted in the district as a Conditional Use. This project is located on Lot No. 2003-4-R3 in Chalan LauLau village. This area is zoned as Mixed Commercial.

A public hearing will be held on:

Date : January 7, 2021
Time : 5:00 pm
Place : Gov. Pedro P. Tenorio Multipurpose Center, Susupe, Saipan

Comments on the proposal may be submitted orally or in writing at the public hearing. Written comments may be submitted directly to the Zoning Office before 4:30 pm, January 6, 2021. Please send written comments via e-mail to geri.delacruz@cnmizoning.com. via US mail to Caller Box 10007, Saipan, MP 96950, or deliver them to the Zoning Office, 2nd floor, Joeten Building, Dandan, Saipan.

For questions or access to materials to be considered at the public hearing, or if you require assistance, please call 234-9661. This notice is provided pursuant to Public Law 6-32, as amended (2 CMC 7201, et seq.) and the Amended Saipan Zoning Law of 2013.

/s/ Tatiana Babauta, Chairwoman

NOTICE OF ZONING BOARD PUBLIC HEARING

for

Resources Management International Corporation

The Public is invited to attend and provide comments at a Zoning Board Public Hearing on this request for Conditional Use Permit. Resources Management International Corporation, is proposing to construct a 1-Storey office area using 1 (One) Cargo Freight Shipping Container measuring 20' (L) x 9' (W) x 10'2" (H) for its Mining Use. This use is classified as "Mining" and is permitted in the district as a Conditional Use. This project is located on Lot No. 069 A 01 in As Matuis village. This area is zoned as Industrial.

A public hearing will be held on:

Date : January 7, 2021
Time : 5:00 pm
Place : Gov. Pedro P. Tenorio Multipurpose Center, Susupe, Saipan

Comments on the proposal may be submitted orally or in writing at the public hearing. Written comments may be submitted directly to the Zoning Office before 4:30 pm, January 6, 2021. Please send written comments via e-mail to geri.delacruz@cnmizoning.com. via US mail to Caller Box 10007, Saipan, MP 96950, or deliver them to the Zoning Office, 2nd floor, Joeten Building, Dandan, Saipan.

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/s/ Tatiana Babauta, Chairwoman

NOTICE OF ZONING BOARD PUBLIC HEARING

for

Saipan Cares for Animals CNMI, Inc.

The Public is invited to attend and provide comments at a Zoning Board Public Hearing on this request for Conditional Use Permit. Saipan Cares for Animals CNMI, Inc., is proposing to utilize a pre-existing building structure and construct outdoor Dog Kennels with a total floor area measuring 145' (W) x 58' (L) for its Veterinary Clinic or Hospital Use. This use is classified as "Veterinary Clinic or Hospital" and is permitted in the district as a Conditional Use. This project is located on Lot No. 038 I 54 in As Gonno village. This area is zoned as Rural.

A public hearing will be held on:

Date : January 7, 2021
Time : 5:00 pm
Place : Gov. Pedro P. Tenorio Multipurpose Center, Susupe, Saipan

Comments on the proposal may be submitted orally or in writing at the public hearing. Written comments may be submitted directly to the Zoning Office before 4:30 pm, January 6, 2021. Please send written comments via e-mail to geri.delacruz@cnmizoning.com. via US mail to Caller Box 10007, Saipan, MP 96950, or deliver them to the Zoning Office, 2nd floor, Joeten Building, Dandan, Saipan.

For questions or access to materials to be considered at the public hearing, or if you require assistance, please call 234-9661. This notice is provided pursuant to Public Law 6-32, as amended (2 CMC 7201, et seq.) and the Amended Saipan Zoning Law of 2013.

/s/ Tatiana Babauta, Chairwoman

Torres renews 2 executive orders to fight COVID-19

Gov. Ralph DLG Torres renewed last week his executive order declaring a State of Public Health Emergency and State of Significant Emergency for the entire CNM due to imminent threat posed by COVID-19 and another executive order directing the CNMI Homeland Security and Emergency Management Office to undertake necessary containment measures.

Torres said COVID-19 continues to pose a significant and imminent threat of harm to the community, environmental and people of the CNMI. The governor underscored the importance of renewing his emergency declarations to respond, quarantine, and ensure the prevention of or containment of the virus in the CNMI.

In renewing Executive Order 2020-04 and Executive Order 2020-07, Torres said these orders shall take effect immediately and remain in effect for 30 days from Dec. 11.

Torres first issued Executive Order 2020-04 last March 16, declaring a State of Public Health Emergency and a continued Declaration of a State of Significant Emergency, establishing response, quarantine, and preventive measures concerning COVID-19. He first issued Executive Order 2020-07 last April 16, ordering the CNMI Homeland Security and Emergency Management Office, through the CNMI COVID-19 Task Force, and in partnership with the Commonwealth Healthcare Corp., to undertake necessary COVID-19 containment measures by developing emergency directives to protect the health and safety of the public.

So far, a total of 116 individuals have been confirmed positive for COVID-19 in the CNMI. Of those individuals, two have died. ***(Ferdie de la Torre)***

NMC to build workforce training center using EDA's $10.7M grant

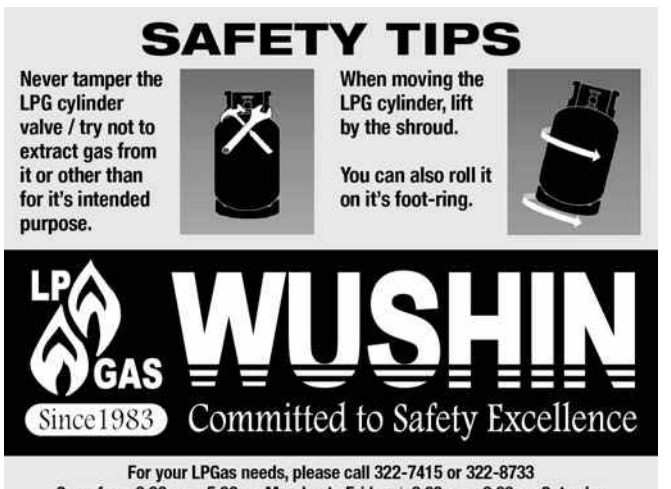
U.S. Secretary of Commerce Wilbur Ross announced Thursday last week that the department's Economic Development Administration is making a critical recovery award of $10.7 million using fiscal year 2019 Disaster Supplemental funds to Northern Marianas College on Saipan to construct a three-story, approximately 20,158 square foot, typhoon resistant, ADA-compliant Workforce Development and Training Center. The facility will house NMC's nursing and business programs and Center for Innovation.

The Federal Emergency Management Agency estimates that Super Typhoon Yutu, the strongest typhoon to ever strike the Northern Mariana Islands, did over $800 million in damage to the Northern Mariana Islands.

The EDA-funded building, to be located in a Tax Cuts and Jobs Act Opportunity Zone, is expected to create 93 jobs.

"The Trump Administration is committed to helping businesses grow by supporting locally-driven workforce training initiatives," said Commerce Secretary Wilbur Ross. "This project will provide the Northern Mariana Islands with the necessary workforce training facility to strengthen the economic resilience of the region that is vulnerable to natural disasters. The project's location in an Opportunity Zone will drive additional private investment to the Northern Mariana Islands."

"The Economic Development Administration plays an important role in helping communities impacted by natural disasters not only rebuild, but rebuild stronger," said Dana Gartzke, performing the delegated duties of the assistant secretary of Commerce for Economic Development. "This project will help the Northern Mariana Islands respond to the economic impact of Super Typhoon Yutu by expanding the training of skilled workers to meet the current and future demands of local employers, and the project's location in an Opportunity Zone is critical to enhancing economic development." ***(PR)***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NOTICE OF ZONING BOARD PUBLIC HEARING

for

Li, Shan Shan

The Public is invited to attend and provide comments at a Zoning Board Public Hearing on this request for Conditional Use Permit. Li, Shan Shan is proposing to construct a newly built concrete structure measuring 40' (L) x 57'.10" (W) x 16'.9" (H) for its Mom and Pop Grocery Store Use. This use is classified as "Mom and Pop Grocery Store" and is permitted in the district as a Conditional Use. This project is located on Lot No. 002 G 16 in Kagman village. This area is zoned as Village Residential.

A public hearing will be held on:

Date : January 7, 2021
Time : 5:00 pm
Place : Gov. Pedro P. Tenorio Multipurpose Center, Susupe, Saipan

Comments on the proposal may be submitted orally or in writing at the public hearing. Written comments may be submitted directly to the Zoning Office before 4:30 pm, January 6, 2021. Please send written comments via e-mail to geri.delacruz@cnmizoning.com. via US mail to Caller Box 10007, Saipan, MP 96950, or deliver them to the Zoning Office, 2nd floor, Joeten Building, Dandan, Saipan.

For questions or access to materials to be considered at the public hearing, or if you require assistance, please call 234-9661. This notice is provided pursuant to Public Law 6-32, as amended (2 CMC 7201, et seq.) and the Amended Saipan Zoning Law of 2013.

/s/ Tatiana Babauta, Chairwoman

Commonwealth Utilities Corporation
Office of the Executive Director

REQUEST FOR PROPOSALS
CUC-RFP-21-009

Supervisory Control and Data Acquisition (SCADA) for Power Plant No.1, Lower Base, Saipan

The Office of the Executive Director, Commonwealth Utilities Corporation (CUC), is soliciting competitive sealed proposals from qualified and experienced entities for a turn-key design and implementation of two SCADA systems and two additives at Power Plant No.1, Lower Base, Saipan, the Commonwealth of the Northern Marianas Islands.

The award of this project is under the Department of the Interior Office of Insular Affairs.

The RFP Package may be obtained from the CUC Procurement and Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, Saipan, between 7:30 a.m. to 11:30 a.m. and 12:30 p.m. to 4:30 p.m., Monday through Friday, except on government observed holidays, upon completion of registration and presentation of a receipt evidencing a non-refundable payment to the CUC Treasury Section, by cash, check or credit card in the amount of $100.00 for one package.

One (1) original and five (5) hard copies of your submission must be submitted in a sealed envelope marked ***"CUC-RFP-21-009, Supervisory Control and Data Acquisition (SCADA) System for Power Plant No.1, Lower Base, Saipan"*** to the CUC Procurement & Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, P.O. Box 501220, Saipan, MP 96950, no later than **January 5, 2021.** Late submissions and conditional offers will not be considered.

Discussions may be conducted with responsible offerors who submit proposals determined to be reasonably susceptible of being selected for award for the purpose of clarification and to ensure full understanding of and responsiveness to solicitation requirements. All proposers shall be accorded fair and equal treatment with respect to any opportunity to discussion. During discussions, there will be no disclosure of any information derived from proposals submitted by competing proposers.

All Proposers are advised that CUC assumes no responsibility in any act of omission on the part of the Proposer due to lack of information or understanding of the proposal requirements in the course of Contractor's preparation of a proposal or supply under the contract. The RFP does not commit CUC to award a contract, to pay any cost incurred in the preparation of the proposal under this request, or to procure or contract for services. The Proposers are required to comply with all CNMI and applicable Federal Laws. This bid and the ensuing contract shall be executed as per the CUC Procurement Regulations.

Questions or requests for clarification will be entertained only from pre-registered prospective proposers and must be submitted in writing no later than **10:00 AM (ChST) on December 22, 2020** to Manny Sablan, CUC's Purchasing Administrator via email address manny.sablan@cucgov.org with a copy to Richard Cano, CUC's Power Generation Manager via email richard.cano@cucgov.org and Christie L. Sablan, CUC's Senior Administrative Technician via email address christie.sablan@cucgov.org.

CUC reserves the right to reject any or all proposals for any reason and to waive any defects in said proposal, if in its sole opinion, to do so would be in the best interest of CUC. All proposals shall become the property of CUC.

GARY P. CAMACHO
Executive Director

MANNY BOYER SABLAN
Purchasing Administrator

Commonwealth Utilities Corporation
Office of the Executive Director

REQUEST FOR A&E SERVICES
CUC-RAES-21-012

Engineering Consulting Services for CUC's Integrated Solar Photovoltaic Energy and Battery Storage Systems

The Office of the Executive Director, Commonwealth Utilities Corporation (CUC) is soliciting competitive sealed RAES Proposals from qualified firms for engineering consultant services for CUC's solar photovoltaic and renewable energy systems in the Commonwealth of the Northern Mariana Islands.

The award of this project is under the Department of the Interior Office of Insular Affairs.

The RAES package may be obtained from the CUC Procurement and Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, Saipan, between 7:30 a.m. to 11:30 a.m. and 12:30 p.m. to 4:00 p.m., Monday through Friday, except on government observed holidays upon completion of registration and presentation of a receipt evidencing a non-refundable payment to the CUC Treasury Section, by cash, check or credit card in the amount of $100.00 for one RAES package set.

One (1) original and five (5) hard copies of the AES Proposal marked *"CUC-RAES-21-012, Engineering Consulting Services for CUC's Integrated Solar Photovoltaic Energy and Battery Storage Systems"*, to the CUC Procurement & Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, P.O. Box 501220, Saipan, MP 96950, **no later than December 30, 2020 at 10:00 a.m. (ChST)**. Late submissions and conditional offers will not be considered.

Discussions may be conducted with responsible proposers who submit RAES Proposal determined to be reasonably susceptible of being selected for award for the purpose of clarification and to ensure full understanding of and responsiveness to solicitation requirements. All proposers shall be accorded fair and equal treatment with respect to any opportunity for discussion. During discussions, there will be no disclosure of any information derived from the RAES Proposal submitted by competing proposers.

All proposers are advised that CUC assumes no responsibility in any act of omission on the part of the proposer due to lack of information or understanding of the RAES requirements in the course of proposer's preparation of the RAES under the contract. The RAES does not commit CUC to award a contract, to pay any cost incurred in the preparation of the RAES under this request, or to procure or contract for services. Proposers are required to comply with all CNMI and applicable Federal Laws. This RAES and the ensuing contract shall be executed as per the CUC Procurement Regulations.

Questions or requests for clarification will be entertained only from pre-registered prospective proposers and must be submitted in writing no later than **10:00 AM (ChST) on December 15, 2020** to Manny B. Sablan, CUC Purchasing Administrator, via email address manny.sablan@cucgov.org with a copy to Anne Crockett, CUC Senior Electrical Engineer via email address anne.crocket@cucgov.org and Christie L. Sablan, Administrative Technician Senior, via email christie.sablan@cucgov.org.

CUC reserves the right to reject any or all RAES Proposals for any reason and to waive any defects in said RAES, if in its sole opinion, to do so would be in the best interest of CUC. All RAES Proposals shall become the property of CUC.

GARY P. CAMACHO
Executive Director

MANNY BOYER SABLAN
Purchasing Administrator

Ketungu Chamorro is premiering Series 2

Ketungu Chamorro or "Let's Learn Chamorro" Series 2 is premiering tomorrow, Dec. 22, at 7:30pm. The episode is streaming on mycnmi.com/education and is accessible and available for everyone to learn the Chamorro language and culture.

Episode 1 will focus on a Chamorro poem that will be translated in English. Its instructor is Claire Cabrera, who is a former instructor of the Language Immersion Program at Kagman Elementary School and is now an instructor at Mount Carmel School. She will also showcase vocabularies and sentences that are used in everyday situations. Series 2 will heavily focus on Conversation and this will be shown in the third lesson. A special feature will display the cooking skills of Celine Cabrera and Norbert Cabrera and they will be showing how to make shrimp tempura.

"This is an exciting new series and we hope our audience will watch it with us. …We request all users to click on the evaluation forms below the episode to let us know your feedback," said the show's producer, Valentina Rivera. To contact her, email riverspictures07@gmail.com. ***(PR)***

Small craft advisory until Thursday

A small craft advisory remains in effect through Thursday on Saipan, Tinian, and Rota.

Based on the information received from the National Weather Service in Tiyan, Guam, and compiled at the CNMI Emergency Operations Center State Warning Point, east winds of 15 to 25 knots with seas of 9 to 12 feet will be present in Marianas coastal waters until 6pm Thursday. Conditions will be hazardous to small craft. Inexperienced mariners, especially those operating smaller vessels, should avoid navigating in hazardous conditions. ***(PR)***

Business hours at Judiciary

The Judiciary will have limited business hours effective Dec. 21, 2020, to Jan. 1, 2021. Hours of operation on Rota, Saipan and Tinian will be as follows:

Monday	Dec. 21, 2020	Closed	Austerity Day
Tuesday	Dec. 22, 2020	Open	Regular Business Hours
Wednesday	Dec. 23, 2020	Open	Regular Business Hours
Thursday	Dec. 24, 2020	Except for the courtroom at Horiguchi Building, which will be open from 8:30am to 11:30am for regularly set traffic matters and emergency hearings, all other facilities are closed on Rota, Saipan and Tinian.	
Friday	Dec. 25, 2020	Closed	Holiday-Christmas Day
Monday	Dec. 28, 2020	Closed	Austerity Day
Tuesday	Dec. 29, 2020	Open	Regular Business Hours
Wednesday	Dec. 30, 2020	Open	Regular Business Hours
Thursday	Dec. 31, 2020	Except for the courtroom at Horiguchi Building, which will be open from 8:30am to 11:30am for regularly set traffic matters and emergency hearings, all other facilities are closed on Rota, Saipan and Tinian.	
Friday	January 1, 2021	Closed	Holiday-New Year's Day ***(PR)***

BIG

From Page 1

day, Dec. 21. The two planets will be so close together in the early evening western sky that it will be a challenge to separate them with the unaided eye. In fact, there hasn't been a conjunction of Jupiter and Saturn like this one for over 800 years. The last time they were this close together was on March 4, 1226.

See the following link for the time table of the December 2020 Jupiter/Saturn great-conjunction: https://www.timeanddate.com/astronomy/planets/great-conjunction

So grab your favorite lawn chair, binoculars and telescope and see a real stargazing treat from your front yard or apartment deck. Looking west in the Saipan early evening western sky, you'll be able to see both the bright planets Jupiter and Saturn together in the same field of view in your binoculars and telescope eyepiece. If you're using a telescope mounted on a rigid tripod and you have your cell phone handy, try holding your cell phone steady or mounted firmly with the cell phone's camera centered over the telescope's eyepiece. Using the telescope's focusing knob, be sure to focus Jupiter and Saturn sharp, clear and centered on your cell phone screen via the telescope's eyepiece field of view. Both Jupiter and Saturn are bright and are nearly at the same focus. Once you have the planets in focus, snap a pic. Try it several times until you get a pic or pics you really like. Use a low magnification telescope eyepiece for the best results. You can also take a pic(s) of the moon and its craters and mountain ranges through your telescope using the same focusing method when the moon is visible in the evening sky. This rare Jupiter and Saturn close conjunction has the potential to make a great astronomy science fair project for some enterprising Saipan high school students.

Be sure and mark today, the 21st of December, on your calendar to view the very close conjunction of Jupiter and Saturn. This is one big stargazing event you don't want to miss.

Keep looking up!

A statue of a Kansa Indian atop the Kansas Statehouse stands in the foreground as Saturn, top, and Jupiter, below, are seen Saturday, Dec. 19, 2020 in Topeka, Kan. The two planets are drawing closer to each other in the sky as they head towards a "great conjunction" on Monday, Dec. 21, where the two giant planets will appear a tenth of a degree apart. AP

USDOL

From Page 1

Pacific International (CNMI) LLC's failure to comply with a court judgement that dates back to 2019.

According to the USDOL notice, IPI cannot continue to disregard the federal court judgment, its employees, and the Fair Labor Standards Act or FLSA.

USDOL claims that IPI has failed to pay the back wages the federal court ordered in a judgment on April 2019 for employees who weren't paid for over two months.

The original consent judgment provided for a payment plan totaling $3,360,000 including a December 2019 payment of $1,020,000.

USDOL stated that IPI defaulted on its December 2019 payment but made a partial makeup payment of $250,000 on May 29, 2020.

However, the judgement was amended on May 28, 2020 in the amount of $6,909,333.43 because of a lawsuit filed by Pacific Rim Land Development LLC.

The Pacific Rim lawsuit against IPI is related to the consent judgment entered by the court in April 2019 because it enjoined IPI from violating the FLSA.

USDOL stated in its notice that IPI executives unlawfully required stranded employees to work without pay during a global pandemic, failed to meet their basic necessities or provide for their return to their home countries, and have created another humanitarian crisis in the CNMI and they cannot let it continue to happen.

Back in 2019, IPI agreed to a consent judgment with the USDOL to settle and resolve labor violations by the casino investor's former construction contractors.

The consent judgment was signed by USDOL senior trial attorney Boris Orlov, IPI Holdings chair Cui Li Jie, and her lawyer, Eugene R. Sullivan. IPI agreed to pay USDOL $3.36 million for back wages, liquidated damages, and civil monetary penalties.

SANTIAGO

From Page 2

for the adult division. Second runner-up winners won $500 and they are Heaven Angeline Palacios Murphy for the youth division and The Manuels for the adult division.

New awards were given this year—Donna Rose Santiago won The Most Chistmassy Performance, while Angelo Rabe won The Community Choice. This new award was presented in a bid to involve the community, where the virtual audience chose who their favorite performer.

Bridge Capital showered the Zoom audience with in-show raffle prizes—Rona Flawau won a $300 gift certificate from Amazon, Aira Joy Velasco won a Samsung cellphone worth $800, Amie Vadal won a $400 gift certificate from Amazon, and Ann Lagmay Velasco won a brand new iPhone 12 worth $900.

This year's roster of talents wowed Torres. "Excellent performances! Thank you so much to Bridge Capital for giving us [this] opportunity," he said.

KICK OFF

From Page 1

vaccine at approximately 8am. She assured that, because she is a nurse, she did her research, and studied all available medical literature on the vaccine before being injected. If you're not sure if you should take the vaccine, Raho recommends that you talk to your primary health care provider to give you that advice. "As a member of the community, it is your responsibility to keep our community safe," she said, adding that she didn't feel any pain when the vaccine was injected.

CHCC chief executive officer Esther Muña assured that Raho is doing fine. "Renea was also key in responding to COVID-19 cases, especially for our patients who have been treated at the hospital and at the ACS," said Muña. The ACS is the Alternate Care Site at Kanoa Resort in Susupe.

Raho, Torres, and Jimenez were put in another MCATS tent to undergo 15 minutes of observation after their inoculation.

Approximately 90 CHCC staff were vaccinated last Saturday. Muña stated that they have five days to ensure that the vaccine shipment they got are all used.

Before Saturday's injections, last Dec. 20, Department of Public Safety's Jose Suares and Department of Fire and Emergency Medical Services' Robert Mojica were the first to receive the Pfizer-BioNTech COVID-19 vaccine in their departments.

Torres later said in an interview after his injection: "It's been a long process for all of us. It's been 10 months, 11 months, and we're finally here. … In the very beginning, we've always said, we need to do all the W's…and here we are now," said.

For those who are hesitant about getting the vaccine, Torres cited two reasons why someone should get it: one, it only takes one person to spread the virus to their families, and second, proper information and research can help you make that decision.

Delegate Gregorio Kilili C. Sablan (Ind-MP) will also be inoculated next week. According to his digital newsletter: "CHCC officials have asked me to take the new vaccine to show the public it is safe. I agreed—as long as everyone in the priority groups is taken care of—and will get my first shot next week. If we want to keep our community healthy and get our economy moving again, all of us will need to get vaccinated."

The priority group refers to health care workers, first responders, and high-risk patients. The goal is to have everyone in the Marianas eventually inoculated as vaccine deliveries continue in the coming months.

Speaking at the radio news briefing last Dec. 18, Muña stated that CHCC did ask people to get vaccinated as part of a campaign to show the community that the vaccines can be trusted and are safe, which is why Torres and Jimenez were among those first in line for the vaccines.

Muña stated that CHCC is working with the Department of Community and Cultural Affairs and medical providers (oncology center, dialysis center) to get the names of the *man'amko* who can take the vaccine. This will help ensure that CHCC use up its first batch of vaccines.

"Our goal is to protect the CNMI community, save lives, and protect the health system and our only hospital. The vaccine helps save the lives of those exposed to the virus. For some who think they're willing to take the risk and think they don't need it, for the sake of your loved ones and those you're facing every day, get more information about the vaccines from [the Centers for Disease Control and Prevention] and CHCC, so you can make an informed decision," said Muña.

She said the community should get the facts and if you have concerns with your medical situation, go see your provider and discuss that with them. "We all need to stop COVID-19 and getting vaccinated is an essential step to take," she added.

To register for vaccination, go to www.vaccinateCNMI.com. Muña said that, as the CNMI gets more vaccines in the coming weeks, CHCC will be making more announcements on how to register on www.vaccinateCNMI.com.

Three test positive for COVID-19

Three more persons were confirmed positive for COVID-19 in the CNMI last Dec. 18 and Dec. 19. This brings the CNMI's commutative total to 116.

The individuals were identified by travel screening and confirmed diagnosis through testing upon arrival and fifth-day testing. The individuals have been safely in quarantine and were moved to the designated isolation area for close monitoring. CHCC has already initiated contact tracing for the most immediate contacts of the new confirmed case, including passengers on the same flight.

Herring named Atkins Kroll prexy

Atkins Kroll, Inc. announced Friday the appointment of Wendi Herring to become the president of Atkins Kroll Guam and Atkins Kroll Saipan.

"We are certainly pleased to appoint an adept and experienced executive as president, and we are also delighted to announce Atkin Kroll's first female chief executive," said Alex Hammett, Inchcape PLC managing director of Asia Developing Markets. "Wendi is a dynamic hospitality expert with over 20 years of experience in progressive international hotel & resort operations. She demonstrated success in managing major hotel properties in Guam and the CNMI. …She brings a wealth of experience, knowledge, and local intelligence to this position. …With her hospitality background, we look forward to presenting a new level of customer experience."

The appointment takes effect on Jan. 18, 2021.

Herring was the resident manager for Pacific Islands Club Guam, general manager Pacific Islands Club Saipan, and, more recently, Fiesta Resort & Spa Saipan.

Her community involvement includes being vice-chair of the Hotel Association of the Northern Mariana Islands and board member of Make-A-Wish Guam and CNMI. Herring graduated with a Bachelor of Arts degree from the University of California at Berkley and completed post-graduate work in hotel management from Cornell University. "We are excited to welcome Wendi to the AK team," said Hammett.

Lee

Lesh

Herring

Atkins Kroll also announced the following management appointments.

On Jan. 1, 2021, director of Finance Julie Lee will oversee automotive Finance and Insurance and Information Technology, in addition to Atkins Kroll's Finance, Accounting, and Sales Administration operations. She is vice president and treasurer of the Atkins Kroll board of directors and a 401K Planning Committee member. Lee joined AK in June 2006 and is a graduate of Seattle University and a former auditor from Deloitte and Touche.

Joel Lesh will be appointed general manager and vice president for Atkins Kroll Saipan, effective Feb. 1, 2021. Lesh was named AK Aftersales director in December 2017. He has over 25 years of automotive dealership management experience. Lesh successfully managed the aftersales departments of Toyota, Lexus, Chevrolet, BMW service centers, AK body shop, and AK parts. Previously, Lesh was the National Aftersales director for Kenmore Ltd., in Papau, New Guinea. He has vast experience in cost analysis and business development for automotive parts, service, and body shop management. Lesh earned a B.A. in Political Science and Business Administration from Austin College in Sherman, Texas. ***(PR)***

4.8-magnitude quake in Yigo

At 7:58am on Dec. 18, 2020, a report of a 4.8-magnitude earthquake occurred 41 kilometers north of Yigo, Guam. Currently, there are no tsunami warnings or advisories issued by the Pacific Tsunami Warning Center. ***(PR)***

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Granite Construction Co Guam has employment opportunites for the following trades for a project located in **Saipan CNMI**:

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Commonwealth Utilities Corporation
Office of the Executive Director

INVITATION FOR BIDS

CUC-IFB-21-011

ISLEY BOOSTER II TRANSMISSION AND BOOSTER PUMP UPGRADE

The Office of the Executive Director, Commonwealth Utilities Corporation (CUC) is soliciting competitive sealed bids from qualified firms for the Construction of Isley Booster II Transmission and Booster Pump Upgrade in Saipan, Commonwealth of the Northern Mariana Islands.

The project consists of upgrading of existing Isley Booster II Pump Station (IB-2); installation of new transmission line to the existing Dandan tank; rehabilitation of existing IB-2 concrete sump tank, yard piping, aboveground flowmeter and valve station with concrete pad, and all other appurtenances at the IB-2 site; construction of a new chlorine and electrical building; installation of new booster pump system (triplex system); construction of new perimeter security fencing and facility lighting; and restoration of existing asphalt concrete road. The work shall be done in accordance with the Project Plans and Specifications and without disruption to the daily operation of the water system.

This project is funded by a grant from the United States of Environmental Protection Agency (USEPA). The award of this project is contingent upon receipt of approval for project award from USEPA.

CUC requires the Project to be completed in **300 calendar days** from date of award of contract.

Prospective Bidders for this IFB must pre-register with the CUC Procurement & Supply Division. The Bid Package may be obtained from the CUC Procurement and Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, Saipan, between 7:30 a.m. to 11:30 a.m. and 12:30 p.m. to 4:00 p.m., Monday through Friday, except on government observed holidays, upon completion of registration and presentation of a receipt evidencing a non-refundable payment to the CUC Treasury Section, by cash, check or credit card in the amount of $200.00 (non-refundable) for one IFB package set.

A Pre-Bid Conference followed by site visits will be held on **December 15, 2020 at 10:00 AM (ChST)** at the CUC Main Conference Room, 3rd Floor, Room No.17, Joeten Dandan Commercial Building.

One (1) original and Five (5) hard copies of the bid must be submitted in a sealed envelope marked **"CUC-IFB-21-011, Isley Booster II Transmission and Booster Pump Upgrade** to the CUC Procurement & Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, P.O. Box 501220, Saipan, MP 96950, no later than **10:00 AM (ChST) on January 05, 2021**, at which time they will be publicly opened and read aloud. Bids mailed via postal or courier service must be received on or before due date and time or post-marked before due date and time.

Bid shall be submitted on the provided Bid Forms. Bidders are required to complete all Bid Forms.

Bidders may supplement this form as appropriate. Bids will be required to be submitted under a condition of irrevocability for a period of 60 days after submission. **Late submissions and conditional bids will not be considered.**

All bidders are advised that CUC assumes no responsibility in any act of omission on the part of the bidders due to lack of information or understanding of the bid requirements in the course of Contractor's preparation of a bid under the contract.

A Bid Guarantee of not less than fifteen (15%) of the total bid price shall accompany the bids. The security deposit may be in cash, certified check, cashier's check, or bid bond executed by a surety company holding a certificate of authority from the United States Secretary of Treasury as an acceptable surety or other surety acceptable to the Attorney General.

A Payment Bond of one hundred (100%) percent and a Performance Bond of one hundred (100%) percent of the total bid price will be required upon the execution of the contract by the successful bidders. The Payment and Performance bond must be executed by a surety company holding a certificate of authority from the United States Secretary of Treasury as an acceptable surety or other surety acceptable to the Attorney General.

All insurers' questions, concerns and qualification shall be handled by the Department of Commerce Office of the Insurance Commissioner (OIC). The OIC is tasked with regulating and monitoring compliance to the CNMI's Insurance Code (Title 4, Division 7). *Bidders are required to submit a clearance from the OIC certifying their insurer of choice is in compliance with the CNMI's Insurance Code.*

All bidders are required to comply with all CNMI and applicable Federal Laws. This bid and the ensuing contract shall be executed pursuant to the CUC Procurement Regulations.

All questions or requests for clarification will be entertained only from registered Proponents and must be submitted in writing no later than **10:00 a.m. (ChST) on December 21, 2020** to Mr. Manny B. Sablan, CUC Purchasing Administrator, via email – manny.sablan@cucgov.org with a copy to Mr. Edgar Tuazon, CUC Water/Wastewater Engineer via email edgar.tuazon@cucgov.org and Ms. Marcela Tenorio, Administrative Technician Senior via email - marcela.tenorio@cucgov.org.

CUC reserves the right to reject any or all bids and waive any non-material imperfection in the bid proposal in the best interest of the government. All bids shall become the property of CUC.

GARY P. CAMACHO
Executive Director

MANNY B. SABLAN
Purchasing Officer

Commonwealth Utilities Corporation
Office of the Executive Director

INVITATION FOR BIDS
CUC-IFB-20-007

FINA SISU WATERLINE REPLACEMENT (W16-051)

The Office of the Executive Director, Commonwealth Utilities Corporation (CUC) is soliciting competitive sealed bids from qualified firms for the Construction of Fina Sisu Waterline Replacement in Saipan, Commonwealth of the Northern Mariana Islands. The project consists, in general installation of a new main waterline and lateral service line; connection to the existing waterline; relocation of water meters from private property to right-of-way, installation of gate valve assembly, flush hydrants, fire hydrants, air release valves, existing laterals service tap relocation to new main waterline, restoration of existing asphalt concrete road, restoration of existing concrete slab on grade; and other related work. The work shall be done in accordance with the Project Plans and Specifications and without disruption to the daily operation of the water system.

This project is funded by a grant from the United Sates of Environmental Protection Agency (USEPA). The award of this project is contingent upon receipt of the approval for project award from USEPA.

CUC requires the Project to be completed in **365 calendar days** from date of award of contract.

Prospective Bidders for this IFB must pre-register with the CUC Procurement & Supply Division. The Bid Package may be obtained from the CUC Procurement and Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, Saipan, between 7:30 a.m. to 11:30 a.m. and 12:30 p.m. to 4:00 p.m., Monday through Friday, except on government observed holidays, upon completion of registration and presentation of a receipt evidencing a non-refundable payment to the CUC Treasury Section, by cash, check or credit card in the amount of $200.00 (non-refundable) for one IFB package set.

A Pre-Bid Conference followed by a Site Visit is scheduled on **December 28, 2020 at 10:00 AM (ChST)** at the CUC Main Conference Room, 3rd Floor, Room No.17, Joeten Dandan Commercial Building.

One (1) original and Five (5) hard copies must be submitted in a sealed envelope marked **"CUC-IFB-20-007s, Fina Sisu Water Line Replacement"**, to the CUC Procurement & Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, P.O. Box 501220, Saipan, MP 96950, no later than **10:00 AM (ChST) on January 14, 2021**, at which time they will be publicly opened and read aloud. Late submissions and conditional bids will not be considered. Bid shall be submitted on the provided Bid Forms. Bidders are required to complete all Bid Forms. Bidders may supplement the form as appropriate. Bids will be required to be submitted under a condition of irrevocability for a period of 60 days after submission. **Late submissions and conditional bids will not be considered.**

All bidders are advised that CUC assumes no responsibility in any act of omission on the part of the bidders due to lack of information or understanding of the bid requirements in the course of Contractor's preparation of a bid under the contract.

Bids shall be accompanied by a bid guarantee of not less than fifteen percent (15%) of the amount of the bid. The security deposit may be in cash, certified check, cashier's check, or bid bond executed by a surety company holding a certificate of authority from the United States Secretary of Treasury as an acceptable surety or other surety acceptable to the Attorney General.

A *Payment Bond* of one hundred (100%) percent and a *Performance Bond* of one hundred (100%) percent of the total bid price will be required upon the execution of the contract by the successful bidders. The Payment and Performance bond must be executed by a surety company holding a certificate of authority from the United States Secretary of Treasury as an acceptable surety or other surety acceptable to the Attorney General.

All insurers' questions, concerns and qualification shall be handled by the Department of Commerce Office of the Insurance Commissioner (OIC). The OIC is tasked with regulating and monitoring compliance to the CNMI's Insurance Code (Title 4, Division 7). *Bidders are required to submit a clearance from the OIC certifying their insurer of choice is in compliance with the CNMI's Insurance Code.*

Bidders are required to comply with all CNMI and applicable Federal Laws. This bid and the ensuing contract shall be executed pursuant to the CUC Procurement Regulations.

This Invitation for Bids does not commit CUC to the award of a contract or contracts, nor to pay any cost incurred in the preparation and submission of bids in anticipation of a contract. Bidders are advised that CUC assumes no responsibility in any act of omission on the part of the bidders due to lack of information or understanding of the bid requirements in the course of Contractor's preparation of a bid under the contract.

All questions or request for clarification regarding this project must be submitted in writing no later than **10:00 AM (ChST) on January 4, 2021** to Mr. Manny B. Sablan, CUC Purchasing Administrator, via email manny.sablan@cucgov.org with a copy to Mr. Dennis Formalejo, CUC Water/Wastewater Engineer via email dennis.formalejo@cucgov.org and Ms. Chrisite L. Sablan, CUC's Senior Administrative Technician via email christie.sablan@cucgov.org .

CUC reserves the right to reject any or all bids and waive any non-material imperfection in the bid proposal in the best interest of the government. All bids shall become the property of CUC.

GARY P. CAMACHO
Executive Director

MANNY B. SABLAN
Purchasing Administrator

Opinion

Hafa Adai!
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EDITORIAL

COVID relief bill shouldn't have taken this long

More than eight months after Congress passed a massive coronavirus relief bill, lawmakers are closing in on a deal for a long-awaited follow-up: a roughly $900 billion package that would aid struggling small businesses, renters, workers and schools, while also pumping more money into fighting COVID-19.

What took them so long?

Granted, it's routine for Congress to leave important work for the last minute—and, sadly, not to get things done at all. But in the early days of the pandemic, lawmakers moved rapidly and across party lines on a series of major coronavirus measures.

Then, after passing the $2 trillion CARES Act in late March, they suddenly lost their bipartisan momentum, even though it was clear in the summer and fall that much more help was needed.

Schools struggled with the high cost of adapting to the pandemic. Businesses faced not only higher costs but in many cases also sharp revenue losses caused by local pandemic-related restrictions on their activities. Health care workers still ran out of protective equipment. Coronavirus testing and tracing programs couldn't meet the demand.

Through it all, Senate Republicans—ostensibly concerned about adding to a federal deficit they had inflated by passing huge tax cuts and burgeoning defense budgets—balked at spending more. House Democrats approved a $3 trillion relief package in May; Senate Republicans countered with a $500 billion proposal in September.

Leaders of the two parties also dug in their heels over provisions that the other side couldn't abide. Senate Majority Leader Mitch McConnell, R-Ky., demanded a sweeping liability shield to protect businesses, hospitals and other organizations from COVID-19-related lawsuits by consumers and employees, while top Democrats wanted tens of billions of dollars in aid to state and local governments.

There was a clear middle ground on both of those issues. Congress could create a liability shield tied to the pandemic while also providing an alternative way for people sickened through negligence to be compensated. And aid to states and cities could be targeted to the costs they've incurred in battling the pandemic without bailing out troubled public worker pension funds.

The bigger problem was that McConnell felt no pressure to negotiate, leaving Democratic leaders to try to cut a deal with the Trump administration. And the erratic and unfocused dealmaker in chief couldn't decide in the weeks leading up to the election whether he wanted a big bill, a more modest one or none at all.

It took groups of more moderate members of the House and Senate to highlight a route to a deal. The bipartisan Problem Solvers Caucus in the House started offering compromise proposals in September, eventually joining moderates in the Senate behind a short-term, $908 billion plan in early December.

It's become a fact of life in the sharply divided and hyper-

See BILL on Next Page

Breaking up Facebook won't solve the problem

By NOAH SMITH
Bloomberg Opinion

Noah Smith is a Bloomberg Opinion columnist. He was an assistant professor of finance at Stony Brook University, and he blogs at Noahpinion.

A long overdue antitrust push is gaining steam. But it's focusing on large technology companies like Facebook Inc. and Google-parent Alphabet Inc., which present complex problems that classic antitrust approaches won't always solve.

The cases are based on very standard stuff. The U.S. Justice Department is accusing Google of illegally preserving its dominant market share in search and search advertising by paying and pressuring phone makers to install Google as their default search engine. Meanwhile, the Federal Trade Commission and a coalition of states are suing Facebook for anti-competitive behavior because of its ownership of Instagram and WhatsApp.

One aggressive, much-discussed solution is to break up the companies to dilute their influence. The government is pressuring Facebook to part with Instagram and WhatsApp, and could demand that Google spin off its Android mobile operating system.

But it's not clear that the substantive issues that people care about with regards to technology companies would be improved by that kind of move. The best outcome might be for Big Tech to remain big, but to submit to a new framework of antitrust regulation that restricts the companies' behavior in all the areas of concern. The European Union is already working on a regulation-based approach to address privacy and content moderation for the tech giants.

There are actually some theoretical economic reasons to break up major technology companies. Forced breakups might be good news for startups, some research indicates. They also might boost competition for ad dollars, driving down the prices of ads for other companies.

But it's unlikely those are the main reasons authorities are trying to slap down Google and Facebook. That's because both search and social networking are probably natural monopolies, meaning that one company tends to crowd out rivals. Forcing Google to spin off Android probably wouldn't break its search monopoly; this was Europe's experience when it won an antitrust suit against the company. Facebook and Instagram would probably be able to survive as separate social networks for a while, but eventually everyone would want to connect with everyone else on one platform.

A simpler explanation is that forced breakups are a raw power play. Some political leaders feel that companies like Facebook and Google have managed to place themselves above the rest of society, including government. They're paranoid that Google is monkeying with search results for political purposes, and that Facebook is suppressing news to help the opposition.

These seem like expressions of a deeper fear—the fear that companies, rather than government, are now the top dog.

Governments don't like someone else being top dog. Fundamentally, they're organizations created for the express purpose of maintaining a monopoly on the use of force, and that DNA tends to make them very anxious when some other entity seems like it might be out-powering them.

The citizenry, too, is anxious about that possibility—if Facebook and Google are above the government, it also means they're above the collective will of the people. So forcing social-media companies to break up might send a message that the government is still in charge.

Even economists are suspicious of big-company power without always quite knowing why. When asked, many of them support taking action against major technology companies, but the reasons they give are varied. This suggests that there's just something inherently suspicious about the presence of such powerful, dominant corporations.

But while it would certainly be cathartic, it's questionable whether breakups would actually resolve many of the complaints people have about the biggest tech firms. With its search monopoly intact, Google could still promote its own products above competitors. Issues of privacy and data property rights would remain. Both companies might still sometimes be accused of censorship, or of working with nefarious foreign governments. And media organizations would still complain that social media companies are taking too much of their revenue.

The problem is that antitrust laws were conceived in a different age, before information technology and its strong network effects were commonplace. Ultimately, the existence of platform businesses means that new antitrust policies should probably be devised that allow tech platforms to be regulated like utilities.

In the meantime, technology companies might try to cut a deal. In exchange for being allowed to keep their corporate structure intact, they could submit to regulation that would lower ad prices, restrict acquisitions, prevent in-house promotion of products, protect privacy, ensure political neutrality in news and search results and bar them from working for the Chinese government, for starters.

A chastened, compliant tech industry might avoid the need for a fragmented one. The ultimate question is whether such regulation can be written and enforced without first sending the kind of message that the breakups would send.

How a modest investment could save 162,000 women a year from dying from childbirth

By BJORN LOMBORG
Los Angeles Times

Bjorn Lomborg is president of the Copenhagen Consensus and a visiting fellow at the Hoover Institution at Stanford University.

Every two minutes, a woman dies of complications related to pregnancy and childbirth. But it doesn't have to be that way. Most of these deaths are preventable—and the world has been working on a solution for decades. The problem is the funds dedicated to solving the problem never go far enough.

There are inexpensive and effective solutions that could help bring down the number of mothers who die from childbirth. New analysis published last week by Copenhagen Consensus, the think tank I lead, shows how a modest investment of less than $3 billion a year could avert 162,000 maternal deaths, more than 1.2 million newborn deaths and almost as many stillbirths.

That cost is less than a tenth of the more than $30 billion advocacy organizations typically ask for, which would save only a fraction more lives.

The tragedy of pregnant women and their children dying has long been on the global health community's radar. Twenty years ago, the United Nations promised to address the issue with the Millennium Development Goals, but not enough progress has been made.

Since 2000, maternal deaths have declined about a third, from 451,000 a year to about 295,000 today. But the world community had committed to reducing such deaths by more than two-thirds by 2015.

The latest target, set in the 2015 Sustainable Development Goals, is to bring maternal deaths down to 100,000 a year by 2030.

Commitment without action won't save pregnant women and their children. It takes financing and simple medical procedures.

Mothers in the hardest-hit developing countries—predominantly in Africa and South Asia—are still 80 times more likely to die than their counterparts in the richest countries. Their newborns also perish; last year 2.4 million children died during their first 28 days of life. They die because many women either give birth in their own homes, without access to skilled birth attendants, or in facilities with limited basic emergency care. The mothers die of infections that result from low hygiene and high blood pressure that can lead to seizures. Severe bleeding that can happen after childbirth kills 46,000 mothers every year.

Many proposals have been put forward on how to address this global crisis, but trying to eliminate every single problem related to maternal health in all low- and middle-income countries would cost over $30 billion per year, and it is unlikely that such funds can be raised.

Our new research uses cost-benefit analysis to determine which policies would be most cost-effective at preventing maternal and newborn death during childbirth. The study was conducted by maternal health experts and supported by funding from Merck for Mothers.

The researchers focused on the 59 countries with the highest maternal and newborn mortality rates that account for more than 90% of all maternal deaths globally. Using a model developed at the Johns Hopkins Bloomberg School of Public Health, the researchers analyzed more than 30 ways to reduce mortality rates.

While we found all would have an impact, some would help much more per dollar spent.

Two interventions stood out as the best investments for new spending. They are straightforward and don't require cutting-edge technology.

To obtain the greatest impact for investment, health officials and donor agencies should consider focusing on family planning and what is known as basic emergency obstetric and newborn care.

An estimated 217 million women who want to avoid pregnancy still don't have access to safe and effective family planning methods. If 90% of women in the 59 hardest-hit countries had access to such services, fewer would become pregnant and 87,000 fewer mothers would die each year.

Sometimes it's as simple as getting more mothers into more health facilities while also improving the quality of those facilities. In practice, this means ensuring that adequately trained staff are present with the right equipment and medicines to deliver simple and uncomplicated well-known life-saving procedures. These include immediate drying and thermal protection of the newborn, assisted vaginal delivery and neonatal resuscitation.

Even such seemingly simple measures come with significant costs. Midwives and nurses have to be educated, recruited and salaried; management expanded; drugs procured; and infrastructure paid for. Moreover, women also have to be given an incentive to give birth in facilities.

Still, implementing basic emergency obstetric and newborn care and family planning is relatively inexpensive, costing just $2.9 billion per year. In economic terms, each dollar spent would achieve $71 of social benefits, making it an extremely smart investment—one that could bring billions of dollars of economic and health benefits to people around the world.

While you read this, at least one more mother died. If the world health community focused on these two affordable interventions, millions of other mothers, and their newborns, would live through childbirth.

If Facebook broke up, would anyone notice?

By CATHY O'NEIL
BLOOMBERG OPINION

What would happen if Facebook disappeared tomorrow? Would people suddenly be unable to communicate online? Would the economy screech to a halt? Would anyone be deprived of a good, service or piece of information that was somehow crucial to their existence?

Of course not. Which is why the one of the company's main arguments against a breakup—that it's too big and complex to dismember—makes no sense.

Some companies play such an important role in the economy or in people's lives that their failure or disintegration could be disastrous. This allows them to drive a hard bargain with the government if they get into trouble: Help us, or else. During the 2008 financial crisis, for example, the government had little choice but to rescue the largest U.S. banks, lest their demise bring down the country's whole system of credit and payments. In this sense, they were "too big to fail"—and they have grown even bigger since.

It's easy to see why people might place Facebook in a similar category. It's big, among the largest companies in the world by market capitalization—thanks in large part to the pace at which it has vacuumed up the competition, with the blessing of U.S. authorities. With more than 200 million users in the U.S. alone, it definitely plays a role in a lot of people's lives—so much so that it has aggravated the country's divisions by enticing people to delve ever deeper into conspiracy theories about vaccines, Covid-19 and much else.

So what would happen if, as a result of the antitrust suits filed by the Federal Trade Commission and state attorneys general, a court ordered Facebook to split up, reversing its acquisitions of WhatsApp and Instagram? The company's lawyers argue that the various businesses have become so inextricably interwoven that a breakup would be extremely difficult, generating costs and chaos that would harm users worldwide. In other words, don't mess with us, or else.

Really? No doubt, the breakup would be difficult for Facebook's managers, who rely on data sharing among WhatsApp, Instagram, and Facebook to create the most complete possible profiles of users and then sell their attention to the highest bidder. If the companies were separated, all the investment they'd been making into surveillance and targeting wouldn't immediately work out as well as they had hoped. For them, the product is the advertising, not the service to users.

For users, though, there would hardly be a difference. Most try to ignore the advertising anyway—or occasionally get creeped out when they see an ad for a product they'd been researching elsewhere. They're primarily there for the content from celebrities and their friends, or to communicate through group chats and messaging systems. The apps are already separate icons on their computers and phones.

Even in the highly unlikely event that all three apps somehow failed, it's hard to imagine consumers suffering much. They have plenty of other ways to reach each other, such as Twitter, Zoom and email. Given the role Facebook has played in polarizing society, there might even be some upside.

Cathy O'Neil is a Bloomberg Opinion columnist. She is a mathematician who has worked as a professor, hedge-fund analyst and data scientist. She founded ORCAA, an algorithmic auditing company, and is the author of Weapons of Math Destruction.

LETTER TO THE EDITOR

Basic hygiene

Today, I decided to get the influenza vaccine administered by local public health agency on Saipan at the Marianas High School.

I was third in line and the nurse, after administering the vaccine to the two individuals before me, came to administer the vaccine for me. I noticed she didn't change her gloves between administering the vaccines to the first and second persons in line. I asked her to change her gloves, which she did after I asked.

The Centers for Disease Control and Prevention's guidance for hygiene during vaccine administration is as follows: "...If worn, gloves should be changed between patients..." Here is the link: https://www.cdc.gov/vaccines/hcp/acip-recs/general-recs/administration.html

At a time when face masks and hand sanitizers are ubiquitous, the callous attitude of the organization administering vaccines without consideration for basic hygiene is very concerning. I hope the local public health department comes with guidelines on basic hygiene practices for their staff.

Karthikeyan Viswanathan
via email

BILL

From Page 6

partisan Congress that the heavy lifting often gets done by informal groups of results-oriented lawmakers. Unlike their leaders, they're not focused on trying to help their party maintain or win control of their chamber.

Still, the deal that's emerging wasn't a triumph of compromise but rather a failure to find consensus. McConnell offered to drop his "red line" demand for a liability shield in exchange for Democrats' abandoning their demand for a state and local government bailout. The package would still send billions of dollars to states and cities, but in a highly targeted way—for example, to support COVID vaccinations, testing and contact tracing.

And ultimately, what brought McConnell to the table was the calendar. Unemployment benefits for nearly 12 million idled American employees and gig workers are due to expire by the end of the year. With claims for jobless benefits rising again as the third wave of the pandemic crests, it would be both inhumane and economically irresponsible to rein in spending on unemployment insurance.

We'd like to believe that the looming end to extended unemployment benefits was enough to prod McConnell into action. But the negotiations this week might also have been triggered by the looming end of the terms of Georgia's two Republican senators, David Perdue and Kelly Loeffler, who will face Democrats Jon Ossoff and the Rev. Raphael Warnock in runoffs Jan. 5. Both Republicans have come under fire for opposing the benefits provided in the CARES Act, and if they lose in the runoffs, Republicans will lose control of the Senate.

Whatever the motivation, it's good to see a compromise in the works. Congress—and the people it represents—can't afford to adjourn with this task left unfinished.

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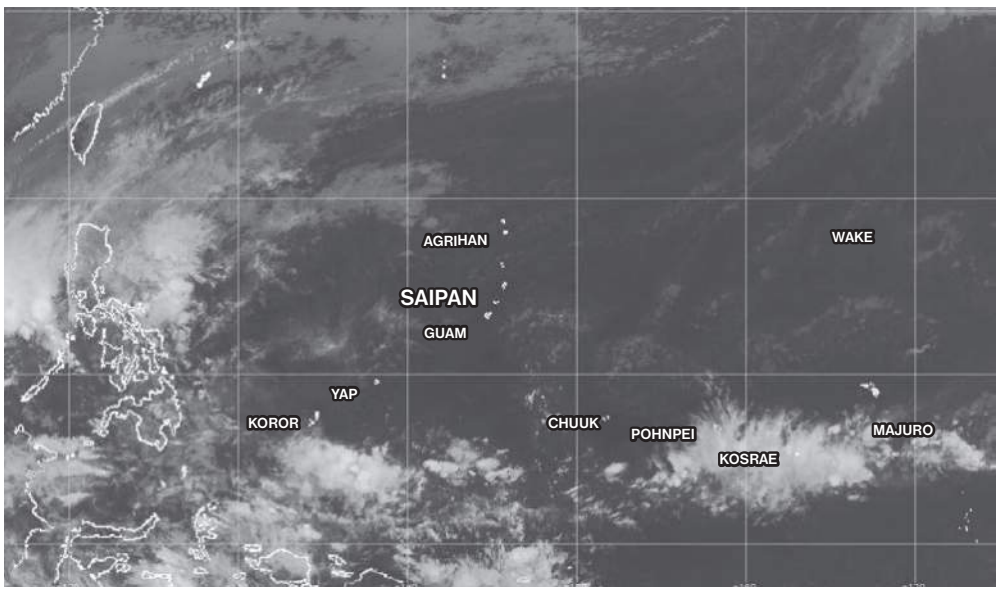
The Weather

5-DAY FORECAST FOR SAIPAN AND TINIAN

TODAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Breezy. Partly cloudy with isolated showers. East winds 20 to 25 mph.	Breezy. Partly cloudy with isolated showers. East winds 20 to 25 mph	Mostly cloudy with scattered showers.	Partly cloudy with isolated showers.	Partly cloudy with isolated showers.
86° 77°	86° 77°	86° 77°	87° 77°	87° 77°

YESTERDAY'S SATELLITE IMAGE



PICTURE TIME: 8:06 AM, SUNDAY, DECEMBER 20, 2020

Western North Pacific between equator and 25N from 130E to 180.

A weak trade-wind disturbance is located approximately 300 miles east of the Marianas. Radar shows a few isolated showers moving through the region, none of the cloud tops with these showers are higher than 20 kft. The buoy at Ritidian point indicates an eight foot swell at 10 seconds from the northeast.

Satellite image and accompanying information are provided by the National Weather Service. For an updated weather forecast, visit the National Weather Service Guam homepage: www.prh.noaa.gov/guam/

MICRONESIA		▲ ▼ °F
Guam and Rota	Thunderstorms	86° / 79°
Palau	Thunderstorms	84° / 77°
Yap	Thunderstorms	86° / 79°
Chuuk	Thunderstorms	87° / 81°
Pohnpei	Partly Cloudy	86° / 79°
Kosrae	Thunderstorms	87° / 80°
Majuro	Partly Cloudy	86° / 81°

DAY	SUNRISE	SUNSET
Today	6:38 AM	5:51 PM
Tuesday	6:38 AM	5:52 PM
Wednesday	6:39 AM	5:52 PM
Thursday	6:39 AM	5:53 PM
Friday	6:40 AM	5:54 PM

DAY	MOONRISE	MOONSET	MOONRISE
Today	11:56 AM	11:59 PM	-
Tuesday	12:32 PM	-	-
Wednesday	-	12:46 AM	1:07 PM
Thursday	-	1:32 AM	1:42 PM
Friday	-	2:18 AM	2:17 PM

AROUND THE GLOBE		▲ ▼ °F
Auckland	Partly Cloudy	79° / 66°
Beijing	Sunny	46° / 21°
Hong Kong	Mostly Sunny	64° / 61°
Honolulu	Partly Cloudy	78° / 65°
London	Showers	54° / 45°
Los Angeles	Sunny	65° / 42°
Manila	Mostly Cloudy	84° / 77°
Melbourne	Mostly Sunny	82° / 55°
Miami	Partly Cloudy	79° / 68°
New York	Partly Cloudy	45° / 30°
Osaka	Sunny	52° / 37°
Paris	Cloudy	50° / 45°
Busan	Sunny	48° / 32°
Rome	Sunny	50° / 34°
Salem	Partly Cloudy	62° / 51°
San Francisco	Sunny	57° / 42°
Seoul	Partly Cloudy	43° / 30°
Tokyo	Sunny	52° / 34°
Washington, DC	Sunny	45° / 33°

TIDES: SAIPAN HARBOR TODAY		FEET
6:26 AM	LOW TIDE	-0.03
1:53 PM	HIGH TIDE	1.61
8:19 PM	LOW TIDE	0.83
-	-	-

STOP THE SPREAD

The Governor's COVID-19 Task Force and Commonwealth Healthcare Corp. continue to encourage residents within the Marianas to practice social distancing, which means avoiding close contact with people in order to avoid catching the virus yourself and to avoid passing it on to others.

- Stay home as much as possible. Avoid unnecessary travel or public places.
- Avoid social gatherings in groups of more than 10.
- Choose drive-thru, take-out, or delivery options, or outdoor seating, if available, when dining in.
- Send only one healthy adult from the household run necessary errands, such as getting groceries or picking up medications. Leave children, elderly, and other vulnerable people at home as much as possible. When returning home from an errand, wash your hands before doing anything else.
- Older adults and people with chronic medical conditions are at higher risk of getting very sick from this illness. People at high risk should stay at home as much as possible.
- Create a household plan of action, https://www.cdc.gov/coronavirus/2019-ncov/prepare/checklisthousehold-ready.html
- Ensure a 30-day supply of all medicines.

Continue good hand hygiene

- Wash your hands for at least 20 seconds with soap and water, avoid touching your face, cover coughs and sneezes with a tissue or your sleeve.
- Use an alcohol-based hand sanitizer if soap and water are not readily available.

Know the signs and symptoms of COVID-19 and what to do if you become symptomatic

- Stay home when you are sick and if you recently traveled to a place with COVID-19. Self-quarantine means:
- ❏ Choosing a room in your house that can be used to separate sick household members from others.
- ❏ Washing your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer.
- ❏ Avoiding touching your eyes, nose, and mouth with unwashed hands.
- ❏ Limiting visitors

CHCC appreciates the patience and understanding of the community at this time. To obtain general information about the CNMI COVID-19 response, contact the Governor's COVID-19 Task Force Hotline at 287-0046, 287-0489, 287-1089. These numbers are available Monday to Sunday, 7:30am - 4:30pm.

For medical information about COVID-19, reach out to the COVID-19 Infoline at the following numbers: 285-1672/1352. These numbers are available Monday to Friday, 7:30am - 4:30pm.

For mental health support and helpful tips during a crisis, call the Mental Health Support Line at 285-1856, 323-6560, 323-6561 These numbers are available Monday to Friday, 7:30am - 4:30 pm. For the 24/7 Disaster Distress Helpline, call SAMSHA at 1-800-985-5990.

For more information about DIY face coverings, visit https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/cloth-face-cover.html

For more information about CHCC programs, follow CHCC on Facebook, Instagram, Twitter at @cnmichcc, check out our website at www.chcc.gov.mp or call us at (670) 234-8950.

For more information on the Governor's COVID-19 Task Force, visit www.governor.gov.mpand, follow @GovernorCNMI on Facebook, Instagram, and Twitter.

This health advisory may be found online at http://www.chcc.gov.mp/pressrelease.html and at www.governor.gov.mp/covid-19.

Rumor control

During crises like this, oftentimes the spread of misinformation is just as dangerous as the virus itself. The CNMI is reminded to only share official and verified notices, press releases, and advisories from the Governor's COVID-19 Task Force and CHCC.

Source: Office of the Governor

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FLIGHT SCHEDULE AS OF NOVEMBER 1, 2020

DEPARTURES

SAIPAN-GUAM (GUM)

UA117	6:55am	7:35am	1, 4, 6

SAIPAN-MANILA (MNL)

UA117/183	6:55am	9:50pm	1 via Guam

GUAM-MANILA (MNL)

UA183	8:00pm	9:50pm	1, 3, 5

ARRIVALS

GUAM (GUM)-SAIPAN

UA174	5:10am	5:51am	1, 4, 6

MANILA (MNL)-SAIPAN

UA184/174	10:40pm	5:51am+1	3, 5 via Guam

MANILA (MNL)-GUAM

UA184	10:40pm	4:30am+1	1, 3, 5

LEGEND: Days: Monday (1), Tuesday (2), Wednesday (3), Thursday (4), Friday (5), Saturday (6) and Sunday (7); UA United Airlines • ETD: Estimated Time of Departure; ETA: Estimated Time of Arrival. *(The Saipan Tribune is not responsible for any changes in the schedule.)*

STAR MARIANAS AIR, INC.

FLIGHT SCHEDULE AS OF OCTOBER 8, 2020

SAIPAN TO ROTA

FLIGHT #	DEPARTURE	ARRIVAL	FREQUENCY
1301	8:30AM	9:00AM	Mon/Tues/Wed/Thurs/Fri
1302	11:00AM	11:30AM	Mon/Tues/Wed/Thurs/Fri
1303	3:30PM	4:00PM	Mon/Wed/Fri

ROTA TO SAIPAN

FLIGHT #	DEPARTURE	ARRIVAL	FREQUENCY
3101	9:30AM	10:00AM	Mon/Tues/Wed/Thurs/Fri
3102	12:00AM	12:30AM	Mon/Tues/Wed/Thurs/Fri
3103	4:30PM	5:00PM	Mon/Wed/Fri

ROTA TO GUAM

FLIGHT #	DEPARTURE	ARRIVAL	FREQUENCY
3401	12:15	12:45	Temporarily Unavailable

GUAM TO ROTA

FLIGHT #	DEPARTURE	ARRIVAL	FREQUENCY
4301	13:00	13:30	Temporarily Unavailable

SAIPAN TO TINIAN

FLIGHT #	DEPARTURE	ARRIVAL	FREQUENCY
1201	7:00	7:15	Temporarily Unavailable
1202	8:00	8:15	Daily
1203	9:00	9:15	Daily
1204	10:00	10:15	Temporarily Unavailable
1205	11:00	11:15	Temporarily Unavailable
1206	12:00	12:15	Temporarily Unavailable
1207	13:00	13:15	Temporarily Unavailable
1208	14:00	14:15	Temporarily Unavailable
1209	15:00	15:15	Daily
1210	16:00	16:15	Daily
1211	17:00	17:15	Temporarily Unavailable
1212	18:00	18:15	Temporarily Unavailable

TINIAN TO SAIPAN

FLIGHT #	DEPARTURE	ARRIVAL	FREQUENCY
2101	7:30	7:45	Temporarily Unavailable
2102	8:30	8:45	Daily
2103	9:30	9:45	Daily
2104	10:30	10:45	Temporarily Unavailable
2105	11:30	11:45	Temporarily Unavailable
2106	12:30	12:45	Temporarily Unavailable
2107	13:30	13:45	Temporarily Unavailable
2108	14:30	14:45	Temporarily Unavailable
2109	15:30	15:45	Daily
2110	16:30	16:45	Daily
2111	17:30	17:45	Temporarily Unavailable
2112	18:30	18:45	Temporarily Unavailable

Commonwealth of the Northern Mariana Islands

NORTHERN MARIANAS HOUSING CORPORATION

Community Development Block Grant – Disaster Recovery (CDBG-DR) Division

P.O. BOX 500514, Saipan, MP 96950-0514
Email: cnmi-cdbg-dr@nmhcgov.net | Website: http://www.cnmi-cdbgdr.com

PUBLIC ANNOUNCEMENT

Governor Ralph DLG. Torres and Lt. Governor Arnold I. Palacios are pleased to announce that the Northern Marianas Housing Corporation (NMHC), on behalf of the Commonwealth of the Northern Mariana Islands (CNMI), is ready to roll out its Community Development Block Grant-Disaster Recovery (CDBG-DR) Homeowner Rehabilitation and Reconstruction Program as well as the Homebuyer Program. The Homeowner Rehabilitation and Reconstruction Program and the Homebuyer Program are made possible through the CNMI's Community Development Block Grant-Disaster Recovery allocation of $244 million from the U.S. Department of Housing and Urban Development (HUD) which aims to address unmet recovery needs following the onslaught of Typhoon Mangkhut and Super Typhoon Yutu in 2018.

As a result of said 2018 storms and subsequent funding from HUD, NMHC has developed the Homeowner Rehabilitation and Reconstruction Program to cover the eligible costs to rehabilitate or reconstruct storm-related damaged or storm-destroyed housing units in order to restore them back to decent, safe, and sanitary condition. The total allocation amount at this time under this newly developed program is $36.1 million.

As for the Homebuyer Program, the assistance is primarily to cover the eligible costs to construct a new home, acquire a home, or to acquire and renovate a home. The total allocation amount under this program is $41.1 million.

CDBG-DR REHABILITATION AND RECONSTRUCTION PROGRAM ELIGIBILITY REQUIREMENTS

In order to be eligible for CDBG-DR Rehabilitation and Reconstruction Program financial assistance, applicants must meet, as a minimum, the following eligibility requirements:

1. Must be a U.S. citizen, a U.S. National, or a qualified alien;
2. Must be a resident of the CNMI for at least three (3) years;
3. For both programs, gross annual household income, according to size of household, must not exceed the 120% of median income. Please see HUD-prescribed income limits below:

NORTHERN MARIANA ISLANDS HOME INCOME LIMITS 2020	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
15% of Median Income	5,055	5,775	6,495	7,215	7,800	8,370	8,955	9,525
30% of Median Income	10,150	11,600	13,050	14,450	15,650	16,800	17,950	19,100
50% of Median Income	16,850	19,250	21,650	24,050	26,000	27,900	29,850	31,750
80% of Median Income	26,950	30,800	34,650	38,500	41,600	44,700	47,750	50,850
120% of Median Income	40,440	46,200	51,960	57,720	62,400	66,960	71,640	76,200

Funding assistance will be made available based on the following priority list:

First Priority will be given to elderly or disabled families and then to non-elderly or disabled families with incomes between 0%-30% of the area median income. An elderly family is a family whose head of household, spouse, or sole member is age 62 or older. A disabled family is a family whose head of household, spouse, or sole member is a person with a disability;

Second priority will be given to extremely low- to very-low income families with incomes between 30.1%-50% of the area median income;

Third priority will be given to families with incomes between 50.1%-80% of the area median income; and

Fourth priority will be given to families with incomes between 80.1%-120% of the area median income;

4. The dwelling must be the applicant's primary residence prior to the storms and prior to applying for rehabilitation or reconstruction assistance;
5. Must occupy and continue to occupy the residence after the completion of rehabilitation or reconstruction work;
6. Own the property under an approved form of ownership as set forth in 24 CFR § 92.254(c), and as specified below:
   a. Has fee simple title to the property;
   b. Maintains a 40-year leasehold interest in the property;
   c. Owns a condominium fee simple or maintains a 40-year leasehold interest in the property;
   d. Owns or has a membership in a cooperative or mutual housing project that constitutes homeownership under state law; or
   e. Maintains an equivalent form of ownership approved by HUD; and
   f. Not located in a floodplain.
7. The after-rehabilitation value of the house must not exceed the 95% value limits for the CNMI for the type of unit assisted (single-family unit), as prescribed by HUD;
8. Homeowners provided with financial assistance will be subject to the NMHC Affordability Period requirements. Length of the Affordability Period will be based on the amount of financial assistance received and will range between 5 to 25 years; and
9. A Duplication of Benefits analysis will be conducted to determine net financial assistance to be provided to the applicants, to ensure compliance with the Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act).

CDBG-DR HOMEBUYER PROGRAM ELIGIBILITY REQUIREMENTS

Similarly, the elderly and/or the disabled applicants who were displaced by the storms are prioritized over non-elderly and non-disabled applicants. However, eligible applicants that are mortgage ready will also be prioritized on a first come, first serve basis over the elderly and/or disabled applicants who are not mortgage ready.

As a minimum, to be eligible for the CDBG-DR Homebuyer Program financial assistance, applicants must meet the following eligibility requirements:

1. Must be a U.S. Citizen, U.S. National, or a qualified alien;
2. Must qualify as a low-income household as defined in the HOME program. Income eligibility is determined based on annual income. Combined anticipated gross household income of adults 18 years old or older, must not exceed 80% of the median income for the area (adjusted for family size), as described in the above HUD-prescribed income chart (Northern Marianas Home Income Limits 2020). However, household income of adults 18 years old or older exceeding 80% of the median income for the area but not greater than 120% may also be eligible for assistance;
3. Must provide proof of ownership such as fee simple title to the property and not located in a floodplain. Ownership also includes leases of 40 years or more provided that the applicant must have at least a minimum of thirty (30) years leasehold interest remaining on the property to be improved, or ownership of a condominium;
4. Homebuyers approved to receive financial assistance must occupy the property as their principal/primary residence immediately upon completion of all CDBG-DR Homebuyer funded activities. An annual re-certification for principal residency notice and form shall be sent to homebuyers to complete, sign, and submit to NMHC in order to confirm and have on file that they are continually occupying the mortgaged property and housing;
5. The projected after-construction value, after-rehabilitation value, or property value at initial purchase (if acquisition only) of each homebuyer property to be assisted with CDBG-DR funds must not exceed the most current 95 percent of the area median purchase/sales price for single family housing, as determined by HUD;
6. Homeowners provided with financial assistance will be subject to the NMHC Affordability Period requirements. Length of the Affordability Period will be based on the amount of financial assistance received and will range between 5 to 30 years; and
7. A Duplication of Benefits analysis will be conducted to determine net financial assistance to be provided to the applicants, to ensure compliance with the Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act).

TYPES OF FINANCIAL ASSISTANCE

Under the CDBG-DR Homeowner Rehabilitation and Reconstruction Program, the minimum loan amount allowable under the Program shall be $10,000.00 up to the maximum HOME per-unit subsidy limits that apply to the CNMI as determined by HUD. For the CDBG-DR Homebuyer Program, the minimum loan amount allowable shall not be less than $1,000.00 and shall not exceed $250,000.00. The types of financial assistance available, but are not limited to, to eligible families are as follows:

1. Deferred Loans: Deferred loans are provided with no requirements or expectations of repayment. Homeowners/Homebuyers that receive deferred loans to rehabilitate, reconstruct, construct, or purchase their principal residence must occupy the assisted unit throughout the NMHC affordability period following completion of the rehabilitation, reconstruction, construct, or purchase. However, should the assisted homeowner(s) decide to vacate, rent out, transfer title, or sell the assisted unit during the NMHC affordability period, the homeowner/homebuyer must repay the deferred loan;
2. Non-Interest (zero-interest) Bearing Loans: The principal amount of loans is paid back on a regular basis over time, but no interest is charged. The repayment term of all non-interest-bearing loans shall be 30 years or 360 months and shall be fully amortized to produce equal monthly payments.

APPLICATION INTAKE AND SUBMISSION DATE

Pre-qualification applications will be available starting **Friday, December 18, 2020** at the CDBG-DR Program Office or at the NMHC Offices Saipan, Tinian, and Rota. Pre-qualification applications are also available to print on the NMHC and CNMI CDBG-DR websites at www.nmhcgov.net and www.cnmi-cdbgdr.com.

Beginning **Monday, January 4, 2021**, NMHC will start accepting completed pre-qualification applications and conducting pre-qualification interviews at the NMHC Main Office in Garapan, Saipan, NMHC Tinian Field Office (NMC Campus), and the Sinapalo Youth Center on Rota, Monday to Friday from 8:00 AM to 3:00 PM except Holidays.

Those who are then deemed qualified for financial assistance will be provided the CDBG-DR Homeowner Rehabilitation and Reconstruction Program or Homebuyer Program applications between 7:30 am to 4:30 pm at the CDBG-DR Program Office or at the NMHC Offices on Saipan, Tinian and Rota.

The NMHC will make reasonable accommodations for person with disabilities and non-English speaking residents upon request. The NMHC requests that persons who need reasonable accommodations inform our office at least 72 hours prior to the event. If you would like additional information on the aforementioned programs, please feel to contact the CDBG-DR Program Office or the NMHC Offices at the telephone numbers listed above.

HOME Maximum Per-Unit Subsidy Limit (Effective Date: 6/4/2020)

Using Section 234 - Condominium Housing (Effective Date: 1/1/2020)

Participating Jurisdiction: Honolulu, State of Hawaii, American Samona, Guam, Northern Mariana Islands - High Cost Percentage (HCP) 240%

Bedrooms	Non-elevator	Elevator	HCP	HOME Maximum Per Unit Subsidy Limit
0	$ [illegible]	$ 63,881.00	240%	$ 153,314.00
1	$ [illegible]	$ 73,230.00	240%	$ 175,752.00
2	$ [illegible]	$ 89,049.00	240%	$ 213,717.00
3	$ [illegible]	$ 115,201.00	240%	$ 276,482.00
4+	$ [illegible]	$ 126,454.00	240%	$ 303,489.00

Existing Homes Purchase Price Limit
Effective April 1, 2020

1-unit $157,000 - 95% is $149,150
2-unit $201,000 - 95% is $190,950
3-unit $243,000 - 95% is $230,850
4-unit $301,000 - 95% is $285,950

New Homes Purchase Price Limit
Effective April 1, 2020

1-unit $238,000 - 95% is $226,100
2-unit $304,000 - 95% is $288,800
3-unit $368,000 - 95% is $349,600
4-unit $456,000 - 95% is $433,200

"NMHC is an equal employment and fair housing public agency"

Business

Congress averts shutdown

WASHINGTON (AP)—Congress passed a two-day stopgap spending bill Friday night, averting a partial government shutdown and buying yet more time for frustratingly slow endgame negotiations on an almost $1 trillion COVID-19 economic relief package.

The virus aid talks remained on track, both sides said, but closing out final disagreements was proving difficult. Weekend sessions were on tap, and House leaders hoped for a vote on Sunday on the massive package, which wraps much of Capitol Hill's unfinished 2020 business into a take-it-or-leave-it behemoth that promises to be a foot thick—or more.

»Fight continues over pandemic aid

The House passed the temporary funding bill by a 320-60 vote. The Senate approved it by voice vote almost immediately afterward, and President Donald Trump signed it late Friday.

Senate Majority Leader Mitch McConnell, R-Ky., said both sides remain intent on closing the deal, even as Democrats launched a concerted campaign to block an effort by Republicans to rein in emergency Federal Reserve lending powers. The Democrats said the GOP proposal would deprive President-elect Joe Biden of crucial tools to manage the economy.

Negotiations continued into Friday night but an agreement wasn't likely before Saturday, lawmakers and aides said. House lawmakers were told they wouldn't have to report to work on Saturday but that a Sunday session was likely. The Senate will be voting on nominations.

The $900 billion package comes as the pandemic is delivering its most fearsome surge yet, killing more than 3,000 victims per day and straining the nation's health care system. While vaccines are on the way, most people won't get them for months. Jobless claims are on the rise.

The emerging agreement would deliver more than $300 billion in aid to businesses and provide the jobless a $300-per-week bonus federal unemployment benefit and renewal of state benefits that would otherwise expire right after Christmas. It also includes $600 direct payments to individuals; vaccine distribution funds and money for renters, schools, the Postal Service and people needing food aid.

Businesses left with bills as states halt virus supply deals

The call went out from states: Masks, gowns, gloves and other personal protective equipment were needed fast in the battle against the new coronavirus.

Many businesses that jumped in to help this spring soon found themselves facing delays from suppliers and, in some cases, having orders canceled by states too impatient to wait.

States scrambling to acquire personal protective equipment, or PPE, ended up halting billions of dollars worth of orders this spring, sometimes sticking businesses with huge costs they can't recoup, according to an Associated Press analysis of states' purchasing data.

"It was a nightmare, it was an absolute nightmare," said Christian Weber, CEO of Advanced Shelter Systems Inc., which saw Texas cancel a contract to supply millions of KN95 masks, similar to the N95 that filters out tiny particles.

Seven months later, "we're still working through a lot of the financial issues," he said, "and there's a good chance that we might go out of business because of it."

Based on data obtained through open-records requests, the AP tallied more than $7 billion in purchases by states this spring for personal protective equipment and high-demand medical devices such as ventilators and infrared thermometers.

The AP did not specifically request details on canceled contracts, but one-third of the states voluntarily provided data totaling more than $3 billion in canceled orders. Respirator masks like N95s were among the hardest-to-find items and the most frequently canceled, accounting for about one-third of all halted orders in those states. ***(AP)***

Nation

Biden introduces his climate team, says 'no time to waste'

WILMINGTON, Del. (AP)—Just as the United States has needed a unified, national response to COVID-19, it needs one for dealing with climate change, President-elect Joe Biden said Saturday as he rolled out key members of his environmental team.

AP

Michael Regan listens as President-elect Joe Biden announces him as his nominee for EPA Administrator at The Queen Theater in Wilmington Del., Saturday, Dec. 19, 2020.

"We literally have no time to waste," Biden told reporters as introduced his choices.

The approach is a shift from Donald Trump's presidency, which has been marked by efforts to boost oil and gas production while rolling back government efforts intended to safeguard the environment. The incoming Biden team will try to undo or block many of the current administration's initiatives. There also will be an emphasis on looking out for the low-income, working class and minority communities hit hardest by fossil fuel pollution and climate change.

In his remarks, Biden stressed the diversity of an emerging team that he described as "brilliant, qualified, tested and they are barrier-busting."

"Already there are more people of color in our Cabinet than any Cabinet ever, more women than ever," said the former vice president, who has promised to assemble a group of department leaders who reflect the diversity of America.

The nominees Biden introduced Saturday had compelling personal stories that they cited as guiding them if confirmed by the Senate.

New Mexico Rep. Deb Haaland would be the first Native American to lead the Interior Department, which has wielded influence over the nation's tribes for generations. She said her life has not been easy. She struggled with homelessness and relied on food stamps at one point.

Trump downplays Russia in first comments on hacking campaign

WASHINGTON (AP)—Contradicting his secretary of state and other top officials, President Donald Trump on Saturday suggested without evidence that China—not Russia—may be behind the cyber espionage operation against the United States and tried to minimize its impact.

In his first comments on the breach, Trump scoffed at the focus on the Kremlin and downplayed the intrusions, which the nation's cybersecurity agency has warned posed a "grave" risk to government and private networks.

"The Cyber Hack is far greater in the Fake News Media than in actuality. I have been fully briefed and everything is well under control," Trump tweeted. He also claimed the media are "petrified" of "discussing the possibility that it may be China (it may!)."

There is no evidence to suggest that is the case. Secretary of State Mike Pompeo said late Friday that Russia was "pretty clearly" behind the operation against the United States.

"This was a very significant effort and I think it's the case that now we can say pretty clearly that it was the Russians that engaged in this activity," Pompeo said in the interview with radio talk show host Mark Levin.

Officials at the White House had been prepared to put out a statement Friday afternoon that accused Russia of being "the main actor" in the hack, but were told at the last minute to stand down, according to one U.S. official familiar with the conversations who spoke on condition of anonymity to discuss private deliberations.

It is not clear whether Pompeo got that message before his interview, but officials are now scrambling to figure out how to square the disparate accounts. The White House did not immediately respond to questions about the statement or the basis of Trump's claims. The State Department also did not respond to questions about Pompeo's remarks.

NOTICE OF CORPORATE DISSOLUTION

This NOTICE is published by the dissolved corporation named below for resolution of payment of unknown claims against this corporation, if any, as required under CNMI law.

Name of Corporation: PACIFIC ALLIANCE INC.

Date of dissolution will be the date the dissolution is filed with the Department of Commerce, Registrar of Corporation, Saipan, CNMI.

All persons or entities having claims against the Corporation must be submitted in writing, and mailed to: Pacific Alliance Inc., P.O. Box 7191 SVRB, Saipan, MP 96950.

Any claim(s) against the above-named corporation is subject to applicable CNMI time-barred laws.

PROCUREMENT AND SUPPLY
COMMONWEALTH HEALTHCARE CORPORATION
REQUEST FOR PROPOSAL (RFP)
RFP21-CHCC/CGC-DRP-001
SUBMISSION DEADLINE: DECEMBER 23, 2020 TIME:10:00AM (CHST)
"OFFICE LEASE"

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/S/ ESTHER L. MUNA
CHCC CHIEF EXECUTIVE OFFICER

/S/ CORA P. ADA
DIRECTOR OF PROCUREMENT & SUPPLY

PROCUREMENT AND SUPPLY
COMMONWEALTH HEALTHCARE CORPORATION
REQUEST FOR PROPOSAL
RFP21-CHCC/FINANCE-001
SUBMISSION DEADLINE: DECEMBER 22, 2020 TIME:10:00AM (CHST)
"SINGLE AUDIT FOR FISCAL YEARS ENDING 2019, 2020 & 2021"

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/S/ ESTHER L. MUNA
CHCC CHIEF EXECUTIVE OFFICER

/S/ CORA P. ADA
DIRECTOR OF PROCUREMENT & SUPPLY

PROCUREMENT AND SUPPLY
COMMONWEALTH HEALTHCARE CORPORATION
REQUEST FOR PROPOSAL
RFP21-CHCC/PH-NCDB-001
SUBMISSION DEADLINE: DECEMBER 23, 2020 TIME:10:00AM (CHST)
"NON-COMMUNICABLE DISEASE BUREAU (NCDB) WEBSITE"

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/S/ ESTHER L. MUNA
CHCC CHIEF EXECUTIVE OFFICER

/S/ CORA P. ADA
DIRECTOR OF PROCUREMENT & SUPPLY

PROCUREMENT AND SUPPLY
COMMONWEALTH HEALTHCARE CORPORATION
REQUEST FOR PROPOSAL
RFP21-CHCC/CGC-OPIOID-001
SUBMISSION DEADLINE: DECEMBER 22, 2020 TIME:10:00AM (CHST)
"SUD/OUD COMMUNITY NEEDS ASSESSMENT"

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/S/ ESTHER L. MUNA
CHCC CHIEF EXECUTIVE OFFICER

/S/ CORA P. ADA
DIRECTOR OF PROCUREMENT & SUPPLY

Commonwealth of the Northern Mariana Islands

NORTHERN MARIANAS HOUSING CORPORATION

Community Development Block Grant – Disaster Recovery (CDBG-DR) Division

P.O. BOX 500514, Saipan, MP 96950-0514
Email: cnmi-cdbg-dr@nmhcgov.net | Website: http://www.cnmi-cdbgdr.com

ANUNSIU PARA I PUPBLIKU

I Maga'låhi as Ralph DLG. Torres yan i Sigundu Maga'låhi as Arnold I. Palacios mansen maguf para u ma'anunsia na i Northern Marianas Housing Corporation (NMHC), inkuenta ginin i Commonwealth gi Sangkattan na Islas Mariånas (i CNMI), na manlistu para u malaknus huyung i iyon-ñiha Community Development Block Grant-Disaster Recovery (CDBG-DR) Homeowner Rehabilitation yan Reconstruction na Prugråma kuntodu i Homebuyer na Prugråma. I Homeowner Rehabilitation yan Reconstruction na Prugråma yan i Homebuyer na Prugråma mana'pusipbli ginin i CNMI's Community Development Block Grant-Disaster Recovery na nina'i gi $244 miyon ginin i U.S. Department of Housing yan Urban Development (HUD) ni ha i'ina' para u ayuda i ti manmakumpli' na nisisidåt hinemlu' ginin i tinattiyi na distruktun i Typhoon Mangkhut yan Super Typhoon Yutu gi halum 2018 na såkkan.

Humuyongña i mamensiona na pakyu siha gi 2018 na såkkan yan i tumåtatti na fundu ginin i HUD, i NMHC ha dibelop i Homeowner Rehabilitation yan Reconstruction na Prugråma para u tåmpi i mankuålifikåo na gåstu siha para i rehabilitate o sino reconstruct i manasosiåt na yinammak i pakyu pat i distruktun i pakyu gi housing units put para u fa'måulik tåtti gi disenti, såfu', yan gåsgas na kundision. I tutåt na nina'i put todu gi esti na tiempu gi papa' esti madibelop na prugråma sa $36.1 miyon.

Komu para i Homebuyer na Prugråma, i asistensia mayotmenti para u tåmpi i mankuålifikåo na gåstu siha para i hinatsa nuebu na guma', o sino para u famåhan yan fa'måulik i gima'. I tutåt na nina'i put todu gi papa' esti na prugråma sa' $41.1 miyon.

NISISIDÅT KUÅLIFIKASION SIHA PARA I CDBG-DR REHABILITATION YAN RECONSTRUCTION NA PRUGRÅMA

Para un kuålifikåo para i CDBG-DR Rehabilitation yan Reconstruction na Prugråman gi asistensian fainansiåt, i manaplikånti debi na u mana'satisfetchu i mantinattiyi na minimum nisisidåt kuålifikasion siha:

1. Debi na Siudadanu U.S., Nasionåt U.S., pat mankuålifikåo na estrangheru;
2. Debi na risidentin iya CNMI tres (3) åñus na tiempu;
3. Para todu i dos na prugråma, i put todu na nina'halum familia gi kada' såkkan, sigun gi minedung nu familia, ti debi na u ma'upus i 120% nu median income. Put fabot atan i HUD-prescribed income limits gi sanpapa':

NORTHERN MARIANA ISLANDS HOME INCOME LIMITS 2020	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
15% of Median Income	5,055	5,775	6,495	7,215	7,800	8,370	8,955	9,525
30% of Median Income	10,150	11,600	13,050	14,450	15,650	16,800	17,950	19,100
50% of Median Income	16,850	19,250	21,650	24,050	26,000	27,900	29,850	31,750
80% of Median Income	26,950	30,800	34,650	38,500	41,600	44,700	47,750	50,850
120% of Median Income	40,440	46,200	51,960	57,720	62,400	66,960	71,640	76,200

I asistensian fundu siempri managuaha dipendi gi mantinattiyi na inimpottånti na lista:

Fine'na Prioridåt maná'i siempri para i inamku' pat i familia ni gua' disibilidåt yan pues para i tåya inamku' pat i familia ni tåya disibilidåt ni gaigi gi halum i 0%-30% na nina'halum i area median income. I inamku' gi familia sa' i sumupopotta i familia, i asagua, pat i uniku na membru ni gaigi gi 62 pat más na idåt. I disibilidåt gi familia sa' i sumupopotta i familia, i asagua, pat i petsona ni uniku na membru i gai disibilidåt.

Sigundu Prioridåt maná'i siempri para i familia siha ni mampus tåkpapa' i nina'halum ni gaigi gi halum i 30.1%-50% na nina'halum i area median income;

Tres Prioridåt maná'i siempri para i familia siha ni gaigi gi halum i 50.1%-80% na nina'halum nu area median income; yan

Kuåttru Prioridåt maná'i siempri para i familia siha ni gaigi gi halum i 80.1%-120% nu årian i median income;

4. I gima' debi prinsipåt na residensian i aplikånti åntis di i pakyu yan åntis di manaplika para i rehabilitation o sino i asistensian reconstruction;
5. Sagåyi debi yan kuntinua sumagåyi i residensia dispues di munhåyan i rehabilitation o sino I che'chu' reconstruction;
6. Iyom-mu i propiedåt gi påpa' i inaprueba fotma nu ownership komu mapega mo'na gi halum 23 CFR § 92.254(c), yan komu ma'ispesifikåo gi sanpapa':
   a. Na'an i dueñu gi pappit tanu' i propiedåt;
   b. Mantieni 40-ånus na tiempu gi intires atkilon i propiedåt;
   c. Dueñu o sino mantieni 40-åñus na tiempu gi intires atkilon i propiedåt condominium;
   d. Dueñu o sino gai membership gi halum cooperative pat i mutual housing project ni ha constitutes homeownership gi påpa' i lai Istådus; pat
   e. Mantieni i equivalent form nu ownership ni inaprueba ni HUD; yan
   f. Ti hålum i floodplain.
7. I dispues na bålin i rehabilitation i gima' debi na ti u upus i bålin 95% limits para i CNMI para i klåsin nu unit assisted (single-single unit), komu ma'otdin ni HUD;
8. I homeowners ni mapribeniyi asistensian fainansiåt siempri masuhetu para i nisisidåt NMHC Affordability Period. I tiempun nu Affordability Period siempri mapega gi tutåt na asistensian fainansiåt marisibi yan siempri range gi halum 5 asta 25 åñus na tiempu; yan
9. I eksaminasion Benifisiu nu Duplikasion siempri makondukta para u ditetmina i tutåt na asistensian fainansiåt para u mapribeniyi i manaplikånti, para u asiguru na kumunfotma yan i Robert T. Stafford Disaster Assistance yan Åkton Emergency Relief (Åkton Stafford).

NISISIDÅT KUÅLIFIKASION SIHA PARA I CDBG-DR HOMEBUYER NA PRUGRÅMA

Gi parehu na manera, i inamku' yan/pat i disibilidåt na manaplikånti ni manmafuetsas huyung gi gima'-ñiha ni pakyu manmana'fo'na fine'na ki i tåya inamku' yan i tåya disibilidåt na manaplikånti. Låo, i kuålifikåo na manaplikånti ni manlistu para mortgage siempri lokkui' manmana'fo'na gi maneran i håyi mo'fo'na måttu, ki i manmo'fo'na na inamku' yan/pat i disibilidåt na manaplikånti ni ti manlistu para mortgage.

Komu ha minimum, para un kuålifika para i asistensian fainansiåt CDBG-DR Homebuyer na Prugråman, i manaplikånti debi na u mataka' i mantinattiyi na nisisidåt kuålifikasion siha:

1. Debi na Siudadanu U.S., Nasionåt U.S., pat mankuålifikåo na estrangheru;
2. Debi na kuålifika komu low-income household ni madifina gi halum i HOME na Prugråma. I kuålifikasion nina'halum dinitetmina gi kada såkkan i nina'halum. I antisipåo na'dinanña gross household na nina'halum i 18 åñus na idåt pat más, debi na ti u upus i 80% nu median income para i lugåt (ma'ahusta para minedung familia), ni madiskribi gi sanhilu' i HUD-prescribed income chart (Northern Marianas Home Income Limits 2020). Låo, i household income nu i 18 åñus na idåt pat más ni umu'upus i 80% nu median income para i lugåt låo ti lamudung ki 120% siña lokkui' kuålifikåo para asistensia;
3. Debi u mapribeni ebidensia nu ownership gi pappit tanu' para i propiedåt yan i lugåt ti debi na hålum i floodplain. I ownership lokkui' ingklusu i atkilon nu 40 åñus na tiempu pat más prinibeni na i aplikånti debi maseha minimum trenta (30) åñus tetenan gi intires i kontråtan atkilon gi propiedåt o sino gi condominium ni para u mana'adilånta;
4. I Homebuyers ni manma'aprueba para u marisibi asistensian fainansiåt debi u fañåga insigidas gi propiedåt komu ha prinsipåt/primeru na risidensia an munhåyan todu i mafundu na aktibidåt CDBR-DR Homebuyer. I kada såkkan na recertification para nutisian i prinsipåt risidensia yan i fotma siempri manmaná'i huyung para u makumplidu, fitma, yan intrega guatu gi NMHC para afitma yan guinaha pine'lu na sumigi mañåga gi mortgage na propiedåt yan housing;
5. I mapråyekta na bålin i after-construction, i bålin after-rehabilitation, pat i bålin propiedåt gi tutuhun i finåhan (yanggin ha' acquisition) nu kada propiedåt homebuyer ni para u ma'asisti ni fundun i CDBG-DR ti debi na u upus i 95 putsientus i median lugåt finåhan/sales price para single family housing, komu maditetmina ni HUD;
6. I homeowners ni mapribeniyi asistensian fainansiåt siempri masuhetu para i nisisidåt NMHC Affordability Period. I inanåkku' nu Affordability Period siempri mapega gi tutåt na asistensian fainansiåt marisibi yan siempri range gi halum 5 asta 25 åñus na tiempu; yan
7. I eksaminasion Benifisiu nu Duplikasion siempri makondukta para u ditetmina i tutåt na asistensian fainansiåt para u mapribeniyi i manaplikånti, para u asiguru na kumunfotma yan i Robert T. Stafford Disaster Assistance yan Åkton Emergency Relief (Åkton Stafford).

KLÅSIN ASISTENSIAN FAINANSIÅT SIHA

Påpa' i CDBG-DR Homeowner Rehabilitation yan Reconstruction na Prugråma, i tutåt minimum masedi na loan gi påpa' i Prugråma debi na $10,000.00 pat hulu' asta i maximum Home per-unit subsidy limits ni aplikåo para i CNMI komu maditetmina ni HUD. Para i CDBG-DR Homebuyer na Prugråma, i tutåt minimum masedi na loan ti para menus ki $1,000.00 yan ti debi u upus $250,000.00. I managuaha na klåsin nu asistensian fainansiåt, låo ti limited para, i mankuålifikåo na familia siha komu mantinattiyi:

1. I Deferred Loans: I deferred loans tåya mapribeniyi nisisidåt o sino ekspektasion nu repayment. I Homeowner/Homebuyers ni rumisibi deferred loans para u rehabilitate, reconstruct, construct, o sino fåhan i prinsipåt na residensia debi u sagåyi i asistensia na unit gi tiempun i NMHC affordability an munhåyan insigidas. Låo, komu i ma'asisti na homeowner(s) ha disidi para u dingu, atkila, transfer title, o sino bendi i asistensia na unit gi durånti i tiempun i NMHC affordability, i homeowner/homebuyer debi u apåsi tåtti i deferred loan;
2. I Non-Interest (tåya-intires) Bearing Loans: I tutåt prinsipåt na loans ma'apåpåsi tåtti gi ginagåogåo na tiempu, låo tåya intires mana'mutta. I teman repayment nu todu i non-interest-bearing na loans para 30 åñus na tiempu pat 360 na mes yan mana'kaguan para u prudisi kada mes parehu na åpas.

I BINABA NA FETCHAN I APLIKASION

Gi tutuhun **Ineru 4, 2021**, para u makondukta kuestiona para i manintires na manaplikånti siha åntis di makuålifika gi NMHC Main Office, Garapan, NMHC Tinian Field Office (NMC Campus), yan Sinapalo Youth Center, Rota. Etyi siha i manmakuålifikåo para i asistensian fainansiåt siña machuli' i aplikasion i CDBG-DR Homeowner Rehabilitation yan Reconstruction na Prugråma o sino i Homebuyer na Prugråma gi halum 7:30 gi egga'an asta 4:30 gi talu'åni gi Ufisinan Prugråman CDBG-DR pat gi Ufisinan NMHC iya Saipan, Tinian yan Luta. Managuaha packet aplikasion para u maprinta gi NMHC yan gi CNMI CDBG-DR websites gi www.nmhcgov.net yan gi www.cnmi-cdbgdr.com. Yanggin malagu' håo más imfotmasion put i mamensiona na prugråma siha, put fabot ågang i Ufisinan Prugråman CDBG-DR pat i Ufisinan NMHC gi numirun tilifon ni malista gi sanhilu'.

HOME Maximum Per-Unit Subsidy Limit (Effective Date: 6/4/2020)
Using Section 234 - Condominium Housing (Effective Date: 1/1/2020)
Participating Jurisdiction: Honolulu, State of Hawaii, American Samona, Guam, Northern Mariana Islands
- High Cost Percentage (HCP) 240%

Bedrooms	Non-elevator	Elevator	HCP	HOME Maximum Per Unit Subsidy Limit
0	$ [illegible]	$ 63,881.00	240%	$ 153,314.00
1	$ [illegible]	$ 73,230.00	240%	$ 175,752.00
2	$ [illegible]	$ 89,049.00	240%	$ 213,717.00
3	$ [illegible]	$ 115,201.00	240%	$ 276,482.00
4+	$ [illegible]	$ 126,454.00	240%	$ 303,489.00

Existing Homes Purchase Price Limit
Effective April 1, 2020

1-unit $157,000 - 95% is $149,150
2-unit $201,000 - 95% is $190,950
3-unit $243,000 - 95% is $230,850
4-unit $301,000 - 95% is $285,950

New Homes Purchase Price Limit
Effective April 1, 2020

1-unit $238,000 - 95% is $226,100
2-unit $304,000 - 95% is $288,800
3-unit $368,000 - 95% is $349,600
4-unit $456,000 - 95% is $433,200

"NMHC is an equal employment and fair housing public agency"

World

Israeli PM joins world leaders getting COVID-19 vaccine

TEL AVIV, Israel (AP)—Israeli Prime Minister Benjamin Netanyahu was vaccinated against the coronavirus on live television Saturday, becoming the first Israeli and one of the world's leaders to be inoculated.

Israel is set to begin vaccinating its health workers and nursing home residents beginning Sunday. Netanyahu said he wanted to be the country's first recipient to set a personal example and to encourage Israelis to get the shot. U.S. Vice President Mike Pence was vaccinated Friday in a similar attempt to boost public confidence in COVID-19 vaccines.

"I believe in this vaccine," he said before receiving the injection of the Pfizer/BioNTech vaccine at the Sheba Medical Center near Tel Aviv. Netanyahu rolled up the right sleeve of his black, short-sleeve shirt and waited for several minutes before receiving the injection. He called it an "exciting moment" that would put Israel on the path to returning to its normal routines.

The event also gave Netanyahu, who has come under heavy public criticism for his management of the coronavirus crisis, a political boost as the country appears to be heading to its fourth election in just two years.

Netanyahu's coalition government with his rival, Blue and White party leader Benny Gantz, has been plagued by paralysis and dysfunction since taking office in May and will automatically collapse on Tuesday, if it cannot pass a budget. That would trigger a new election three months from now.

After receiving his shot, Netanyahu was placed in observation for half an hour to monitor for possible allergic reactions. He told reporters afterwards that he was determined to lead the country out of the coronavirus crisis.

Israel's health minister, Yuli Edelstein, also was vaccinated Saturday. Other Israeli leaders, including the figurehead president and military chief, were expected to follow suit on Sunday along with frontline healthcare workers. The vaccination campaign is set to expand to the broader public in the coming weeks.

Netanyahu has said the government has secured sufficient doses for Israel's 9 million people from both Pfizer and Moderna, whose vaccine U.S. authorities approved this week for emergency use.

But polls have shown that many Israelis are reluctant to receive shots right away.

Israel has had mixed results in its fight against the virus. Netanyahu was lauded in the spring for sealing borders and locking down the country swiftly, a move that battered the economy but drove down infection rates.

But a hasty and erratic reopening sent confirmed cases soaring in late summer, leading to what at the time was one of the world's worst outbreaks. A second nationwide lockdown has only been partially lifted since then amid a new surge in daily reported cases. Unemployment remains in the double digits.

Israel has reported more than 366,000 confirmed cases and more than 3,000 virus-related deaths since the start of the pandemic. The country currently is recording nearly 3,000 new cases a day, and officials have begun debating the possibility of a third nationwide lockdown to bring the outbreak under control.

As Netanyahu spoke about his vaccine experience, hundreds of protesters stood outside the prime minister's official residence in Jerusalem calling for his resignation. Protesters, who have been gathering there weekly for over six months, say Netanyahu should not be prime minister when he is on trial on corruption charges. They also accuse him of bungling the coronavirus crisis.

Struggling to beat back the virus and watching his popularity plummet, Netanyahu has for months seen vaccinations as the key to bringing an end to the havoc wrought by the virus.

IN CELEBRATION OF HER NEW LIFE

†Inocencia Taisakan Tudela

Lovingly known as
"Encha; Chencha; Nung"
June 29, 1941 – December 15, 2020

In Her new life, she now joins her:

Son:	†Angel Boy T. Tudela
Father & Mother:	†Pedro Santos Palacios & †Marcela Maliti
Brothers & Sisters:	†Sylvestre C. Palacios, †Efrain C. Palacios, & †Darlene Maliti
Maternal Grandparents:	†Vicente & Joaquina Taisakan
Paternal Grandparents:	†Antonio Dela Cruz Palacios & Faustina C. Delos Santos
Parents-in-law:	†Roberto M. & †Vicenta C. Tudela (Robit)
Sisters & Brothers-in-Law:	†Emerita R. Tudela, †Magdalena H. Tudela, †Mary Jane A. Tudela, †Rita A.Tudela, †Florencio C. Tudela, †Efrain C. Tudela, †Herman C. Tudela, †Luis C.Tudela, & †Roque Salas
Granddaughter:	†Kina Marie C. Tudela

Her loving memories will forever live in the hearts of her:

Husband:	Jesus Cepeda Tudela
Children:	Jesus T. Jr & Maryann S. Tudela & children
	Vicente Augustin T. Tudela
	Primitiva T. & John T. Taitano & children
	Ramon T. Tudela & children
	Marcela T. & Lino S. Tenorio & children
	Delcina Tudela & Guillermo S. Agulto & children
	Victoria T. & Joseph "Lee Pan" Guerrero & children
	Peter Paul Tudela & Eneril Sipenuk & children
Sister:	Remedio Palacios Salas & children
Sisters & Brothers-in-law:	Augusta H. Palacios & Families
	Milagro S. Palacios & Families
	Trinidad T. & Carlos L. Takai & Families
	Juan C. & Margarita D. Tudela & Families
	Jose C. & Magdalena T. Sablan & Families
	Alex C. & Evangeline Tudela & Families

Nieces, Nephews, Godchildren, Cousins, Aunts, Uncles, Friends and Families

Daily Mass of intention is being offered at Our Lady of Mount Carmel Cathedral, at 6:00 AM.
Nightly Rosary is prayed 7:00 PM at the Family Residence in Oleai, San Jose.

On Wednesday, December 23, 2020 at 9:30 AM our dearly beloved will be escorted from the Borja Funeral home to the Mount Carmel Cathedral. Responso will begin immediately followed by viewing from 9:30 AM to 11:00 AM. Mass of the Christian Burial for our Beloved Inocencia will be celebrated at 11:30 AM followed by interment service at Mount Carmel Cemetery.

Please join us in prayer.

Si Yu'us Ma'ase, Olomwaay, Ghilisow, and Thank you

The Family

WHO: Vaccination in Asia-Pacific not expected 'til mid or late 2021

JAKARTA, Indonesia (AP)—The World Health Organization said Thursday that countries in the Asia-Pacific region are not guaranteed to have early access to COVID-19 shots and urged them to adopt a long-term approach to the pandemic.

"The development of safe and effective vaccines is one thing. Producing them in adequate quantities and reaching everyone who needs them is another," WHO Regional Director Dr. Takeshi Kasai told reporters in the Indonesian capital, Jakarta.

While some countries that have independent vaccine purchase agreements might start vaccination campaigns in the coming months, others could see vaccination begin in the middle or late 2021, said Dr. Socorro Escalante, WHO's coordinator for essential medicines and health technologies.

"It's important to emphasize that most, if not all, the countries in the Western Pacific region are a part of the COVAX Facility," said Escalante. "Within the COVAX Facility we are expecting that the vaccines will be coming in on the second quarter of 2021."

COVAX was set up by WHO, vaccines alliance GAVI and CEPI, a global coalition to fight epidemics, in an effort to ensure equitable access to vaccines across the world.

WHO representatives also urged that high-risk groups should be prioritized for vaccination as vaccines will only be available in limited quantities.

The health agency warned that mass vaccination will not stop the virus and that governments need to adopt a long-term mindset and approach when new cases are detected, including increased testing, contact tracing and quarantine measures.

"The virus does not rest, and so therefore we need to continue with our responses ensuring that they are implemented consistently," said WHO Regional Emergency Director Dr. Babatunde Olowokure.

Olowokure also appealed to younger people—which represent growing number of new confirmed cases in the region—to adhere to social distancing and other measures.

The WHO Western Pacific Region is home to almost 1.9 billion people across 37 countries and territories.

Globally, the virus has infected more than 74 million people and killed more than 1.6 million. More than 41.9 million people have recovered from the disease.

Commonwealth of the Northern Mariana Islands

NORTHERN MARIANAS HOUSING CORPORATION

Community Development Block Grant – Disaster Recovery (CDBG-DR) Division

P.O. BOX 500514, Saipan, MP 96950-0514
Email: cnmi-cdbg-dr@nmhcgov.net | Website: http://www.cnmi-cdbgdr.com

ARONGORONG NGÁLIIR TOULAP

Soulemelem Ralph DLG. Torres me Soumááng Arnold I. Palacios re meseigh rebwe aronga bwe Northern Marianas Housing Corporation (NMHC), kkapasáághili Commonwealth Téél Falúw kka Efáng (CNMI), aa tapélégh reel rebwe isiisiwow Community Development Block Grant-Disaster (CDBG-DR) Homeowner Rehabilitation and Reconstruction Program fengál me Homebuyer Program. Mille Homeowner Rehabilitation me Reconstruction Program me Progróómal Homebuyer e totto sángi CNMI Community Development Block Grant-Disaster Recovery ngalleey $244 million sángi U.S Department of Housing me Urban Development (HUD) iye e ssúl ngáli millikka re sáál mweteti mwirilóól Typhoon Mangkhut me Super Typhoon Yutu llól ráágh 2018.

Mwirilóól malúmal ikka re apasa llól ráágh 2018 me "subsequent funding" sángi HUD, NMHC e itittiw "Homeowner Rehabilitation me Reconstruction Program" reel rebwe pileey óbwóss ikka e ffil ngáre "reconstruct storm-related damaged" ngáre "storm-destroyed housing units" reel ebwe ammwel sefáál ngáli iye e ghasaghas me llim óutol. "Total allocation amount" llól tempo yeel faal progróóma ye e ffééta nge $36.1 million.

Nge ngáli Progróómal Homebuyer, alillis e mwet ngáli pileeyil "eligible cost" ngáli akkayúl ffél iimw, bweibwoghil iimw, ngáre bweibwogh me aghatchúl iimw. Llapal alongal faal progróóma yeel nge $41.1 million.

CDBG-DR REHABILITATION AND RECONSTRUCTION PROGRAM ELIGIBILITY REQUIREMENTS

Reel ubwe ffil ngáli CDBG-DR Rehabilitation me Progróómal Reconstruction reel alillis reel selaapi, applicant ikka re tipáli rebwe attabweey, "eligibility requirements" ikka e amwirimwiritiw:

1. Debi bwe "U.S. citizen", "U.S. National", ngáre "qualified alien";
2. Debi bwe u lollo llól CNMI reel eluuw ráágh;
3. Reel ruwoow progróóma kkal, "gross annual household income", ebwe ffil ngáli lapal "household", esóbw aluuló 120% reel "median income". Amwuri "HUD-prescribed income limits" ikka e amwirimwiritiw:

NORTHERN MARIANA ISLANDS HOME INCOME LIMITS 2020	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
15% of Median Income	5,055	5,775	6,495	7,215	7,800	8,370	8,955	9,525
30% of Median Income	10,150	11,600	13,050	14,450	15,650	16,800	17,950	19,100
50% of Median Income	16,850	19,250	21,650	24,050	26,000	27,900	29,850	31,750
80% of Median Income	26,950	30,800	34,650	38,500	41,600	44,700	47,750	50,850
120% of Median Income	40,440	46,200	51,960	57,720	62,400	66,960	71,640	76,200

Eyoor "Funding assistance" nge e itittiw wóól list-al "priority list":

First Priority ebwe isiis ngáliir tuufey ngáre "disabled families" nge aa mwet ngáliir "non-elderly" ngáre "disabled families" ikka e lo bwe yaar "income" e lo leepatal 0%-30% reel "area median income". "Elderly family" nge familiya ikka aal "head of household", bwúlúwa, ngáre ii schagh llól iimw nge eyoor aal "disability".

Second priority ebwe isiis ngáliir familiya ikka re lo reel "extremely low- to very-low income" iye aar "income" e lo leepatal 30.1%-50% reel "area median income".

Third priority nge e isiis ngáliir familiya ikka e lo bwe aar "income" nge leepatal "50.1%-80%" reel "area median income"; me

Fourth priority ebwe isiis ngáliir familiya ikka e lo bwe aar "income" e lo leepatal "80.1%-120% reel "area median income";

4. Debi bwe "applicant" e lollo reel lugóót mmwálil malúmal me mmwálil aal apply-li "rehabilitation" ngáre "reconstruction assistance";
5. Debi ubwe lo me ebwe lo llól lugóót mwiril aal takkaaló "rehabilitation" ngáre "reconstruction work";
6. Ebwe yoor ghikkillil bwe yeel mille ubwe yáali faal "approved form of ownership" iye elo llól 24 CFR § 92.254(c), me e ffat e lo faal:
   a. Eyoor "fee simple title" ngáli bwughos;
   b. Ammwela mille "40-year leasehold interest" llól bwughos;
   c. Yáaya "condominium fee simple" ngáre ammwela "40-year leasehold interest" llól bwughos;
   d. Yáaya ngáre eyoor aal "membership" llól "cooperative" ngáre "mutual housing project" iye e itittiw reel "homeowners" faal "state law"; ngáre
   e. Ammwela pappidil "ownership" iye e weewe me átirow sángi HUD; me
   f. Ese lo llól schalúbwuubwu ngáre "floodplain".
7. "After-rehabilitation value" reel iimw essóbw aluuló "95% value limits" ngáli CNMI reel tappal unit iye rebwe alillis reel (single-family unit), iyeel afal sángi HUD;
8. Homeowners ikka re ayoorai ngáliir "financial assistance" rebwe bwal isiisilong "requirements" ngáli "NMHC Affordability Period". Lááláayil "Affordability Period" re base-li wóól llapal "financial assistance" iye u bweibwogh me ebwe lo leepatal limoow (5) ngáli ruweigh me limoow (25) ráágh; me
9. Ebwe yoor mwóghutughutúl "Duplication of Benefits analysis" reel ebwe ititti "net financial assistance" iye rebwe ayoorai ngáli "applicants', reel ebwe yoor ppwol fengál me "Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act)".

"CDBG-DR HOMEBUYER PROGRAM ELIGIBILITY REQUIREMENTS"

E weewe fengál, tuufey me/ngáre "disabled applicants" ikka re isáliir apeigh reel malúmal iir rebwe ghommw le prioritize-liir mmwalil "non-disabled applicants". Nge, "applicants" ikka re ffil me aa ammwelaaló aar "mortgage" rebwe bwal prioritize-liir wóól "first come", "first serve basis" mmwalil tuufey me/ngáre "disabled applicants" ikka rese "mortgage ready".

Reel ubwe ffil ngáli "CDBG-DR Homebuyer Program financial assistance", "applicants" rebwe attabweey "eligibility requirements" ikka e amwirimwiritiw:

1. Debi bwe "U.S. Citizen", "U.S. National", ngáre "qualified alien";
2. Debi ubwe ffil reel "low-income household" iye e lo weewel llól progróómal HOME. E itittiw "income eligibility" wóól "annual income". Aschuu "anticipated gross household income" reel alongeer aramas ikka aa seigh me waluuw (18) ráághiir ngáre lapaló, essóbw aluuló 80% reel "median income for the are (adjusted for family size)", e weey schagh igha re affata llól "HUD-prescribed income chart" (Northern Marianas Home Income Limits 2020) iye weiláng. "Household income" reel aramas ikka re seigh me waluuw (18) ráághiir me lapaló nge re aluuló 80% reel "median income for the are" nge ese aluuló 120% ebwe bwal mmwelil ebwe ffil ngáli "assistance";
3. Ebwe yoor angúúngúl "ownership" e weey "fee simple title" ngáli falúw me ese lo falúw llól "floodplain". E bwe schuulong llól "ownership" atkkilóónol fááigh ráágh ngáre maas ebwe bwal schuu bwe "applicant" e bwáá bwe eyoor "at least" eliigh ráágh reel "leasehold interest" arorrosal wóól falúw igha ebwe aghatchúwló, ngáre "ownership" reel "condominium";
4. "Homebuyers" ikka ra átirowáár reel rebwe bweibwogh "financial assistance" rebwe lo llól bwughos igha e lo bwe aar "principal/primary residence" atol mwutuchulól alongal "CDBG-DR Homebuyer funded activities". "Annual certification" ngáli arongorongol "principal residence" me pappid rebwe afanga ngáliir "homebuyers" reel rebwe atakkaló, ghikkill, me isiisilong ngáli NMHC llól ebwe yoor angúúngúl me ebwe yoor "file" igha re tééló mmwal bwe re lo llól "mortgaged property" me "housing";
5. "Projected after-construction value", "after-rehabilitation value", ngáre "property value at initial purchase (if acquisition only)" reel ghal eew "homebuyer property" iye rebwe alisi reel "CDBG-DR funds" essóbw aluuló "most current 95 percent" reel "area median purchase/sales price" ngáli "single family housing", iye e itittiw sángi HUD;
6. "Homeowner" ikka re alisiir reel "financial assistance" rebwe bwal attabweey ngáli "requirements" ngáli "NMHC Affordability Period". Lááláayil "Affordability Period" nge e lo wóól lapal "financial assistance" iye u bweibwogh me ebwe lo leepatal limoow (5) ngáli eliigh (30) ráágh; me
7. Ebwe ayoora "Duplication of Benefits analysis" reel ebwe itittiw "net financial assistance" iye rebwe ayoorai ngáliir "applicants", reel ebwe yoor abwungubwung fengál me "Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act)".

TAPPAL "FINANCIAL ASSISTANCE"

Faal "CDBG-DR Homeowner Rehabilitation and Reconstruction Program", "minimum loan amount" iye re lighiti ngáli faal Progróóma e lo bwe $10,000.00 mwet ngáli "maximum HOME per-unit subsidy limit" e ffil ngáli CNMI iye e itittiw sángi HUD. Ngáli "CDBG-DR Homebuyer Program", "minimum amount" iye re lighiti ngáli essóbw aluuló $1,000.00 me essóbw aluuló $250,000.00. Tappal "financial assistance" ikka eyoor, nge ese yoor "limit" ngáli, reel rebwe ffil familiya ikka e amwirimwiritiw:

1. "Deferred Loans": Re ayoora "deferred loans" nge esóór "requirments" ngáre "expectations" reel ubwe óbwóssu sefááli. "Homeowners/Homebuyers" ikka re bweibwogh "deferred loans" reel rebwe "rehabilitate", kkayú sefááliy, kkayú, ngáre ammééw aar "principal residence" rebwe lo llól "assisted unit" atoll "NMHC affordability period" mwirilóól all mwutchuló "rehabilitation", kkayúl sefáálil, kkayúl, ngáre ameéwal. Nge, ngáre e totto bwe "assisted homeowner(s)" re disidiiy bwe rebwe toowow, atkkilaaywow, "transfer title", ngáre ameéwló iimw igha e lo llól "NMHC affordability period", "homeowner/homebuyer" rebwe óbwóssu sefááliy "deferred loan";
2. "Non-Interest (zero-interest) Bearing Loans": "Principal amount" reel "loans" ebwe óbwóss sefáál wóól "regular basis over time", nge essóbw yoor "interest" iye ubwe óbwóssu. "Repayment term" reel alongal "non-interest-bearing loans" e lo bwe eliigh ráágh ngáre 360 maram me ebwe óbwóssoló nge ebwe toowow bwe "equal monthly payments".

"APPLICATION OPENING DATE"

Bweletáá **Schoow 4, 2021**, ebwe yoor "pre-qualification interviews" me NMHC Main Office, Garapan, NMHC Tinian Field Office (NMC Campus), and Sinapalo Youth Center, Rota. Schóó kka re schuungi bwe re ffil ngáli "financial assistance" emmwel rebwe ló bwughi "CDBG-DR Program Homeowner Rehabilitation and Reconstruction Program or Homebuyer Program" leyil 7:30 am ngáli 4:30 pm reel Bwulasiyol CDBG-DR Program ngáre me Bwualsiyol NMHC ikka e lo Seipél, Tchiliyól mge Luuta. Ebwal yoor "application packets" ikka emmwelil ubwe print-li wóól NMHC me CNMI CDBG-DR reel aar "websites" me www.nmhcgov.net me www.cnmi-cdbgdr.com. Ngáre u mwuschel maas arongorong reel progróóma kkal, faingiló Bwulasiyol CDBG-DR ngáre Bwulasiyol NMHC reel tilifon ikka e lo weiláng.

HOME Maximum Per-Unit Subsidy Limit (Effective Date: 6/4/2020)
Using Section 234 - Condominium Housing (Effective Date: 1/1/2020)
Participating Jurisdiction: Honolulu, State of Hawaii, American Samona, Guam, Northern Mariana Islands - High Cost Percentage (HCP) 240%

Bedrooms	Non-elevator	Elevator	HCP	HOME Maximum Per Unit Subsidy Limit
0	$ [illegible]	$ 63,881.00	240%	$ 153,314.00
1	$ [illegible]	$ 73,230.00	240%	$ 175,752.00
2	$ [illegible]	$ 89,049.00	240%	$ 213,717.00
3	$ [illegible]	$ 115,201.00	240%	$ 276,482.00
4+	$ [illegible]	$ 126,454.00	240%	$ 303,489.00

Existing Homes Purchase Price Limit
Effective April 1, 2020

1-unit $157,000 - 95% is $149,150
2-unit $201,000 - 95% is $190,950
3-unit $243,000 - 95% is $230,850
4-unit $301,000 - 95% is $285,950

New Homes Purchase Price Limit
Effective April 1, 2020

1-unit $238,000 - 95% is $226,100
2-unit $304,000 - 95% is $288,800
3-unit $368,000 - 95% is $349,600
4-unit $456,000 - 95% is $433,200

"NMHC is an equal employment and fair housing public agency"

Health & Wellness

This advertorial is sponsored by Tan Holdings HEALTH IS WEALTH Tan Siu Lin Foundation

COVID-19 vaccine myths debunked

JOEL SAGET/AFP VIA GETTY IMAGES/TNS

This illustration picture taken on November 23, 2020 shows a bottle reading "Vaccine Covid-19" and a syringe next to the Pfizer and Biontech logo. The European Commission has signed five contracts to pre-order vaccines, among which with the U.S. - German company Pfizer-BioNTech (up to 300 million doses).

A vaccine to prevent coronavirus disease 2019 (COVID-19) is perhaps the best hope for ending the pandemic. A number of biopharmaceutical companies have applied for U.S. Food and Drug Administration (FDA) emergency use authorization for a new COVID-19 vaccine and a limited number of vaccines will be available before the end of the year.

It is likely that you have heard claims about the COVID-19 vaccine on social media or from people in your life. The quick development and approval of a vaccine may increase your hesitancy about its safety or effectiveness. Let's set the record straight on circulating myths about the COVID-19 vaccine.

Myth: The COVID-19 vaccine is not safe because it was rapidly developed and tested.

Fact: Many pharmaceutical companies invested significant resources into quickly developing a vaccine for COVID-19 because of the worldwide impact of the pandemic. The emergency situation warranted an emergency response but that does not mean that companies bypassed safety protocols or perform adequate testing.

Mayo Clinic will recommend the use of those vaccines that we are confident are safe. While there are many COVID-19 vaccine candidates in development, early interim data are encouraging for the Pfizer vaccine which likely is to be the first authorized for emergency use by the FDA in the late December/early January timeframe. This vaccine was created using a novel technology based on the molecular structure of the virus. The novel methodology to develop a COVID-19 vaccine allows it to be free from materials of animal origin and synthesized by an efficient, cell-free process without preservatives. This vaccine developed by Pfizer/BioNTecH has been studied in approximately 43,000 people.

To receive emergency use authorization, the biopharmaceutical manufacturer must have followed at least half of the study participants for at least two months after completing the vaccination series, and the vaccine must be proven safe and effective in that population. In addition to the safety review by the FDA, the Advisory Committee on Immunization has convened a panel of vaccine safety experts to independently evaluate the safety data from the clinical trial. Mayo Clinic vaccine experts also will review the available data. The safety of COVID-19 vaccine will continue to be closely monitored by the Centers for Disease Control and Prevention (CDC) and the FDA.

Myth: I already had COVID-19 and recovered, so I don't need to get a COVID-19 vaccine when it's available.

Fact: There is not enough information currently available to say if or for how long after infection someone is protected from getting COVID-19 again. This is called natural immunity. Early evidence suggests natural immunity from COVID-19 may not last very long, but more studies are needed to better understand this. Mayo Clinic recommends getting the COVID-19 vaccine, even if you've had COVID-19 previously. However, those that had COVID-19 should delay vaccination until about 90 days from diagnosis. People should not get vaccinated if in quarantine after exposure or if they have COVID-19 symptoms.

Myth: There are severe side effects of the COVID-19 vaccines.

Fact: There are short-term mild or moderate vaccine reactions that resolve without complication or injury. The early phase studies of the Pfizer vaccine show that it is safe. About 15% of people developed short lived symptoms at the site of the injection. 50% developed systemic reactions primarily headache, chills, fatigue or muscle pain or fever lasting for a day or two. Keep in mind that these side effects are indicators that your immune system is responding to the vaccine and are common when receiving vaccines.

Myth: I won't need to wear a mask after I get the COVID-19 vaccine.

Fact: It may take time for everyone who wants a COVID-19 vaccination to get one. Also, while the vaccine may prevent you from getting sick, it is unknown at this time if you can still carry and transmit the virus to others. Until more is understood about how well the vaccine works, continuing with precautions such as mask-wearing and physical distancing will be important.

Myth: More people will die as a result of a negative side effect to the COVID-19 vaccine than would actually die from the virus.

Fact: Circulating on social media is the claim that COVID-19's mortality rate is 1%-2% and that people should not be vaccinated against a virus with a high survival rate. However, a 1% mortality rate is 10 times more lethal than the seasonal flu. In addition, the mortality rate can vary widely and is influenced by age, sex and underlying health condition.

While some people that receive the vaccine may develop symptoms as their immune system responds, remember that this is common when receiving any vaccine and not considered serious or life-threatening. You cannot get COVID-19 infection from the COVID-19 vaccines; they are inactivated vaccines and not live vaccines.

It's important to recognize that getting the vaccine is not just about survival from COVID-19. It's about preventing spread of the virus to others and preventing infection that can lead to long-term negative health effects. While no vaccine is 100% effective, they are far better than not getting a vaccine. The benefits certainly outweigh the risks in healthy people.

Myth: The COVID-19 vaccine was developed as a way to control the general population either through microchip tracking or nano transducers in our brains.

Fact: There is no vaccine "microchip" and the vaccine will not track people or gather personal information into a database. This myth started after comments made by Bill Gates from The Gates Foundation about a digital certificate of vaccine records. The technology he was referencing is not a microchip, has not been implemented in any manner and is not tied to the development, testing or distribution of the COVID-19 vaccine.

Myth: The COVID-19 vaccine will alter my DNA.

Fact: The first COVID-19 vaccines to reach the market are likely to be messenger RNA (mRNA) vaccines. According to the CDC, mRNA vaccines work by instructing cells in the body how to make a protein that triggers an immune response. Injecting mRNA into your body will not interact or do anything to the DNA of your cells. Human cells break down and get rid of the mRNA soon after they have finished using the instructions.

Myth: The COVID-19 vaccines were developed using fetal tissue.

Fact: Current mRNA COVID-19 vaccines were not created with and do not require the use of fetal cell cultures in the production process. ***(Mayo Clinic News Network/TNS)***

Create a social bubble, stay safe over the holidays

The holiday season is traditionally a time for family and friends to gather together and celebrate. But the COVID-19 pandemic will make the holidays a much different experience for many Americans.

Dr. Nipunie Rajapakse, a Mayo Clinic pediatric infectious diseases specialist, says participating in virtual events and limiting your gatherings to only those who live in your household will be the safest ways to celebrate during the upcoming holiday season. She recommends that anyone who is planning to celebrate the holidays with people from outside of their households consider the concept of a social bubble. It's a way to expand your social interactions beyond household family members while reducing the risk of getting infected with, or spreading, COVID-19.

A social bubble refers to having a small, clearly defined group of people that agree to limit their close social contacts to only those within the bubble. Everyone is aware they are part of the bubble, and they agree to minimize close social contact with people outside of the bubble.

Also, everyone within the bubble commits to following the recommendations related to physical distancing, wearing a mask in public, and hand-washing in their daily lives to reduce the risk of exposing others within their bubble.

Limiting your bubble to less than about 10 people or two to three families will make it easier to manage your bubble, communicate with each other and minimize your risks. The larger your bubble, the higher your risk will be. It is important to choose people you trust to follow the recommended precautions, and communicate openly and honestly if someone becomes sick or is exposed to COVID-19 — and of course that you enjoy spending time with.

"We all need to be really thoughtful about how we approach this season in order to keep everyone as healthy as possible. This is where the recommendation regarding a social bubble will be helpful," says Dr. Rajapakse. "And I encourage anyone who hasn't thought about this concept or implemented it into their family's plan to think about it for the upcoming holiday season."

She says the social bubble can reduce the risk of transmission of infection to people within your bubble if everyone carefully follows the rules. And if someone were to become ill, it makes it easier to define who may have been exposed. But it takes some planning. You should have important conversations with the people that you're considering to let into your bubble and ongoing communication about everyone's health and well-being. It is important to discuss with your family how to minimize everyone's risk of exposure.

Instead of gathering closely together around the dinner table, as you normally would, spread out. Hold celebrations outdoors, if possible. Consider a hike or family walk as the "main event" with everyone masked.

As a lower risk alternative to in-person gatherings, connect with friends and family by phone or by using online technology such as Zoom. Plug your mobile device into your TV or put your computer at the end of the table to "share across the miles." Order dessert for yourself and long distance loved ones and savor each bite together. ***(Mayo Clinic News Network/TNS)***

Life & Style

‘First Cow’ named 2020’s best film by New York Film Critics

NEW YORK (AP)—The New York Film Critics Circle on Friday voted Kelly Reichardt’s Western fable “First Cow” the best film of 2020, while also giving special honors to Spike Lee and the art-house distributor Kino Lorber for their roles in a movie year deeply marred by the pandemic.

The film critics, assembling virtually, gave its top award to “First Cow,” a delicate tale of friendship and capitalism in mid-1800s Oregon Territory. Reichardt’s film, released in theaters in March just days before the onset of COVID-19 forced cinemas to close nationwide, hasn’t been widely seen but remains one of the year’s most critically acclaimed film. The Associated Press also named “First Cow” its No. 1 film.

The critics also gave out awards to “Borat Subsequent Movie Film” co-star Maria Bakalova for best supporting actress, and Chadwick Boseman for best supporting actor, for his final performance in the August Wilson adaptation “Ma Rainey’s Black Bottom.” Boseman died in August.

Best actor went to Delroy Lindo for his performance as a Vietnam War veteran in Spike Lee’s “Da Five Bloods.” Best actress was given to Sidney Flanigan who plays a Pennsylvania teenager who travels to New York for an abortion in “Never Rarely Sometimes Always.” Eliza Hittman, who wrote and directed “Never Rarely Sometimes Always,” won best screenplay. Chloe Zhao, the filmmaker of “Nomadland,” took best director.

Spike Lee released two features in 2020—“Da Five Bloods” and “David Byrne’s American Utopia”—but he was given a special award for a three-minute short he released on Instagram: “New York New York,” a brief documentary tribute to his home city, made during the pandemic’s first wave.

The group’s other special citation went to Kino Lorber for creating the virtual cinema service Kino Marquee, which shares proceeds with independent theaters closed by COVID-19. The critics pointedly said the honor was for a service “designed to help support movie theaters, not destroy them.”

The New York Film Critics Circle Awards are usually part of a wave of critics group honors that can occasionally influence awards season. Such awards would typically be a drumbeat this time of year, but little is normal about this year’s awards season. The Oscars and the Golden Globes, along with many other awards shows, postponed by about two months.

This image released by A24 shows John Magaro in a scene from the film “First Cow.” AP

Model’s ‘tears of joy’ as agent held over alleged sex crimes

LE PECQ, France (AP)—A former model who testified to French police that she was drugged and raped as a teenager by an associate of disgraced late financier Jeffrey Epstein said she wept “tears of joy” Thursday after the modeling agent was taken into custody at Paris’ main airport for an array of suspected sex crimes.

The French agent, Jean-Luc Brunel, was detained Wednesday at Charles de Gaulle airport and was being held in police custody for questioning, the Paris prosecutors’ office said. Prosecutors didn’t specify whether Brunel was arriving or departing when he was picked up. French media said he was preparing to fly to Senegal.

At this point, Brunel has not been formally charged.

His lawyer in Paris wasn’t immediately available to comment on his arrest. But she has previously said that Brunel “firmly contests” accusations against him and that he was available to talk to investigators.

Dutch former model Thysia Huisman is among women who have accused Brunel of rape and sexual assault, as part of what has become a broad French probe into alleged sexual exploitation of women and girls by Epstein and his circle.

Contacted for comment by The Associated Press, Huisman described Brunel’s arrest as “such great news. Best Christmas present ever.”

She broke down in tears when the prosecutors’ list of suspected sex crimes for which Brunel was detained was read to her over the telephone. The list includes multiple possible charges of rape and sexual assault, including of minors aged 15 and older, and the suspected trafficking of minors for sexual exploitation.

“It sounds like he is not getting out,” Huisman said. “That’s great. Absolutely. Tears of joy.”

Huisman is among at least a dozen people known to have given evidence for the French probe. She says she was drugged and raped in 1991 at age 18 by Brunel. She believes that her accusations now fall outside of French legal time-limits for prosecutions, meaning Brunel wouldn’t have to answer them. But she says she went public with them partly in hope that doing so might encourage other alleged victims to come forward.

Billboard: Interscope Geffen A&M named No. 1 label of 2020

NEW YORK (AP)—Interscope Geffen A&M—the home to Billie Eilish, Kendrick Lamar and Lady Gaga—has been named the No. 1 record label of the year by Billboard.

Billboard announced Thursday that the label, which is also known as IGA, tops its year-end chart for the first time since 2013. The label, a division of Universal Music Group, is also home to DaBaby, Selena Gomez, Eminem, Summer Walker, Maroon 5, BLACKPINK and late rapper Juice WLRD.

Multi-platinum, chart-topping hit songs released by IGA this year include DaBaby’s “Rockstar,” Eilish’s “Everything I Wanted,” Maroon 5′s “Memories” and Gaga’s “Rain on Me.” The label also had major success with albums including DaBaby’s “Blame It on Baby,” Juice WRLD’s “Legends Never Die,” Gomez’s “Rare,” Gaga’s “Chromatica,” Walker’s “Over It” and Machine Gun Kelly’s “Tickets to My Downfall.”

Outside of being the year’s No. 1 overall label—a title that went to UMG’s Republic Records last year—IGA also rules as Billboard’s top Hot 100 label with 118 songs hitting the chart in the tracking period of Nov. 23, 2019 through Nov. 14, 2020. IGA is also the top Billboard 200 label with 68 albums released during the tracking period, 25 of which hit the Top 10. This year marks the first time a label group has swept the three Billboard lists since 2007.

Last year’s top Hot 100 label was Republic Records, home to Ariana Grande, the Weeknd and Taylor Swift. Warner Music Group’s Atlantic Records was 2019’s top Billboard 200 label. Acts signed to Atlantic include Bruno Mars, Lizzo, Cardi B and Ed Sheeran.

Change in dinner party guest list draws an angry response

DEAR ABBY: I've known my friend "Ashley" for a lot of years. She is single. Several years ago, I introduced her to another couple, the "Smiths." We all have a lot in common and take turns inviting each other for dinner. This group and a couple of other couples are the only people in my social circle I have seen periodically during this pandemic.

Two weeks ago, Ashley invited my husband and me and the Smiths for dinner. Three days before the dinner, Ashley sent me a text that the Smiths will be bringing another couple, and she wanted to be sure it was OK with us. I called her immediately and told her that with the spike in COVID cases, I wasn't comfortable having a close dinner with a couple who wasn't in my social circle. She said she was "sorry," meaning if I didn't like it, my husband and I could stay home.

I'm extremely hurt and angry and am losing sleep over this. I feel Ashley should have asked us BEFORE adding this other couple to our dinner. I feel like sending her a letter saying that no friend should treat another friend like this, that I guess she's not really a friend and end the relationship. My husband is stopping me from sending such a letter. Am I overreacting?

ANGRY IN OREGON

DEAR ANGRY: Yes, you are. You have blown this out of proportion. Be glad you have a husband who advised you as he did. Ashley did the right thing by telling you the guest list for the dinner had grown so you could opt out if you wished. Because she was the host, she was not obligated to ask permission to include the extras.

■■■

DEAR ABBY: I'm a truck driver who is on the road for weeks at a time. My girlfriend got a new job and is working every day. On the weekends she goes out to bars.

I feel jealous because I'm working and even when I can get a weekend to be with her, she doesn't want to be intimate. Also she promises to call me but rarely does. Should I just end it? I've been married twice and thought we would be a couple and marry. I don't know what I should do.

ON THE ROAD

DEAR ON THE ROAD: Allow me to steer you in the right direction. You are apart from this woman weeks at a time, and when you do manage to be together, she isn't interested in intimacy. After promising to stay in closer touch with you, she fails to follow through. This should tell you that when you're out of sight, you're not on her mind.

Take the hint. End the "romance" -- what little there is of it. Then thank your lucky stars she isn't your wife, and you're not heading to divorce court for a third time.

■■■

DEAR ABBY: I am a stepgrandma whose 4-year-old grandson desperately needs a haircut. Is it OK for Santa to get him a gift card for a haircut?

CLEAN CUT IN FLORIDA

DEAR CLEAN CUT: The child's parents may like their son's hair the way it is. If the reason they are leaving it long is financial, a gift card might be appreciated. However, if that's not the case, your gesture would be interpreted as judgmental, and it would not be appreciated.

■■■

For an excellent guide to becoming a better conversationalist and a more sociable person, order 'How to Be Popular.' Send your name and mailing address, plus check or money order for $8 (U.S. funds) to: Dear Abby, Popularity Booklet, P.O. Box 447, Mount Morris, IL 61054-0447. (Shipping and handling are included in the price.)

DEAR ABBY

By Abigail Van Buren
UNIVERSAL PRESS SYNDICATE

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

Pastimes

Calvin and Hobbes

By Bill Waterson

Garfield®

By Jim Davis

THIS YEAR I THOUGHT I'D GIVE YOU SOMETHING TRADITIONAL...
THAT I MADE MYSELF!
WHAT'S THAT?
A SALTED GNAT ROLL. DIG IN
JIM DAVIS 12-21

Adam@home

By Bryan Basset

WHY ARE YOU IN BED?
GAH!
WHY'D YOU WAKE ME UP? I'M TRYING TO SLEEP!
THE LESS I'M AWAKE, THE FASTER CHRISTMAS WILL GET HERE.
I THOUGHT YOU ENJOYED THE WHOLE SEASON?
I'VE HAD A GOOD RUN. BRING ON THE 25TH.

The Duplex

By Glenn McCoy

YOU KNOW WHAT MY FAVORITE CHRISTMAS SONG IS? "OH COME TO— OLD FAITHFUL?"
YOU MEAN "ALL YE FAITHFUL"?
SURE, RELIGIOUS FOLKS ARE WELCOME. THE GEYSER IS FOR EVERYONE.

CROSSWORD

By Eugene Sheffer

ACROSS

1 Capote nickname
4 Mentalist's claim
7 Go yachting
11 Impetuous
13 Have a cold
14 — Major
15 Sandwich treat
16 French article
17 Openings
18 Birds' homes
20 Quite enthusiastic
22 Tax prep pro
24 Coercion
28 Don Draper portrayer in "Mad Men"
32 Painting of a scene
33 Peek suffix
34 Young dog
36 Spoken
37 Sponge
39 "Material Girl" singer
41 Madrid matron
43 Tibetan bovine
44 Aspiring atty.'s exam
46 Blends
50 Furniture brand
53 Hit hard
55 Formerly, once
56 Booty
57 Praise in verse
58 Fill up
59 Queue
60 Pester
61 "Uh-huh"

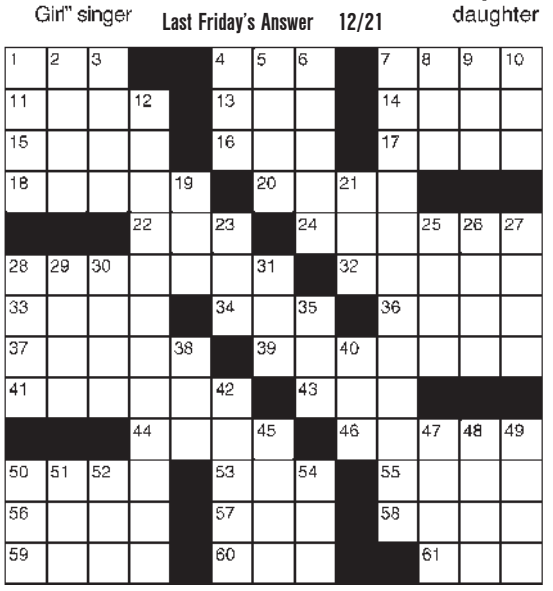
DOWN

1 1982 sci-fi film
2 Scarce
3 Exploits
4 Vichy water
5 Go caroling
6 Implore
7 Holiday party plateful
8 Parseghian of football
9 AOL, for one
10 "Viva — Vegas"
12 Holiday party cupful
19 Hot tub
21 Gloomy guy
23 Sound booster
25 Deserve
26 Bridge
27 Actress Ward
28 Toast toppings
29 Slender woodwind
30 Lunch hour
31 Silent
35 Remit
38 Day fractions (Abbr.)
40 River blocker
42 Vice President Burr
45 "I did it!"
47 Picture of health?
48 Noble Italian family
49 Dance move
50 Under the weather
51 Japanese pond carp
52 A billion years
54 "Family Guy" daughter

Solution time: 26 mins.

S	I	G	H	S	■	A	B	S	■	D	O	S	
I	H	A	I	E	■	H	A	N	■	E	N	I	
S	A	I	M	A	■	G	A	L	I	I	F	O	
■	■	A	L	L	O	V	S	■	P	A	A	R	
R	A	H	■	S	O	L	■	S	H	Y	L	Y	
S	L	A	B	■	M	E	T	R	O	■	■	■	
T	I	D	Y	U	P	■	H	I	N	G	E	S	
■	■	■	T	A	H	O	E	■	E	A	V	E	
M	A	C	A	W	■	R	M	S	■	L	E	A	
A	P	E	X	■	M	■	S	H	A	P	■	■	
G	A	L	I	L	E	E	■	R	O	A	M	S	
M	O	I	■	I	A	N	■	U	N	L	E	T	
A	T	A	■	U	L	T	■	B	E	S	T	S	

Last Friday's Answer 12/21



STUMPED? For answers to today's crossword, call **1-900-226-5955!** 99¢ per minute, touch-tone/rotary phones. (18+ only.) A King Features service, NYC.

CELEBRITIES BORN ON THIS DAY: Steven Yeun, 37; Ray Romano, 63; Samuel L. Jackson, 72; Jane Fonda, 83.

Happy Birthday: Keep moving. Enthusiasm and channeling your energy into something productive are encouraged. Refuse to let uncertainty or what others do limit your freedom or stop you from following your heart. Avoid people who try to manipulate you or use blackmail to interfere with your plans. Focus on your health and personal goals that will help you reach your objective. Your numbers are 7, 12, 25, 27, 31, 36, 41.

ARIES *(March 21-April 19):* Don't make a fuss. Embrace change, and turn it into a golden opportunity. A move will turn into a positive learning experience. Act responsibly, do your part and finish what you start. Romance is on the rise. ✪✪✪

TAURUS *(April 20-May 20):* A change can be confusing. Be clear about what you are doing to avoid a misunderstanding. Joint ventures handled with diplomacy and money matters handled with discretion will pay off. Don't offer to pay for someone's mistake. ✪✪✪✪

GEMINI *(May 21-June 20):* Refuse to let anyone dictate what you can do. Use your attributes wisely, and strive for perfection. Channel your energy into new beginnings and opportunities that improve your life. A romantic gesture looks promising. ✪✪

CANCER *(June 21-July 22):* Reconstruct what's happened and how best to deal with setbacks. Don't let anger or emotions take over. Embrace change, and you'll discover something you are good at and enjoy doing. Keep secrets and passwords to yourself. ✪✪✪✪✪

LEO *(July 23-Aug. 22):* Look at your options, take care of responsibilities and leave no room for error. Don't let a change someone makes upset you. Concentrate on your goal, and strive for positive results. Be open about the way you feel. ✪✪✪✪✪

VIRGO *(Aug. 23-Sept. 22):* Make adjustments at home that will help keep the peace. Be mindful of others, and look for a common interest you can enjoy with someone you love. Offer suggestions that will help solve financial issues. Choose to use intelligence over brawn. ✪✪✪

LIBRA *(Sept. 23-Oct. 22):* Delve into something that needs to be revised, and make the necessary adjustments. Engage in talks that will help you overcome any uncertainty you are feeling. Stubbornness will not solve problems. Work alongside others to find a solution that works for everyone. ✪✪✪

SCORPIO *(Oct. 23-Nov. 21):* Do what's best for you. Don't feel obligated to agree to something to appease someone. Uncertainty is proof enough that it isn't time to make a move. Assess your situation, use your imagination and look for solutions that don't cast doubt. ✪✪✪

SAGITTARIUS *(Nov. 22-Dec. 21):* Someone you live or work with will offer false information. Verify what's expected of you before you jump into action. Make changes that suit your needs and will bring you closer to the goals you set. Romance is on the rise. ✪✪✪✪✪

EUGENIA LAST

THE LAST WORD IN ASTROLOGY

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CAPRICORN *(Dec. 22-Jan. 19):* A creative outlet will help you relax. A change of plans will turn out to be better than anticipated. Head in the direction that makes your life easier and less stressful. Let the experience be the teacher and your reaction the resolution. ✪✪✪✪

AQUARIUS *(Jan. 20-Feb. 18):* Take your time, think matters through and avoid making a premature move. Use your intelligence, connections and skills to help you make better decisions. Push back if someone pressures you. Personal improvements are favored. Do what's best for you. ✪✪✪

PISCES *(Feb. 19-March 20):* Leave nothing to chance or unfinished. How you handle your responsibilities will affect your reputation. Make a point to align yourself with people who share your motives, ethics and beliefs. Refuse to let someone's uncertainty ruin your plans. ✪✪✪✪

Birthday Baby: You are forceful, proactive and innovative. You are unique and convincing.

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SUDOKU

Conceptis Sudoku *By Dave Green*

					8	6		
		6	7	1	3			
3		2				1	9	
1	9			4			2	
	7						3	
	6			5			7	8
	5	1				7		9
			6	7	5	3		
		4	8					

Difficulty Level ★ 12/21

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Sudoku is a number-placing puzzle based on a 9x9 grid with several given numbers. The object is to place the numbers 1 to 9 in the empty squares so that each row, each column and each 3x3 box contains the same number only once. The difficulty level of the Conceptis Sudoku increases from Monday to Saturday.

Last Friday's Answer

3	1	4	2	6	8	5	9	7
6	8	9	7	4	5	3	2	1
2	7	5	1	3	9	6	4	8
7	4	3	5	1	2	9	8	6
1	2	8	6	9	3	4	7	5
9	5	6	8	7	4	1	3	2
5	9	7	4	8	6	2	1	3
8	3	2	9	5	1	7	6	4
4	6	1	3	2	7	8	5	9

Difficulty Level ★★★★ 5:49

WONDERWORD®

By DAVID OUELLET

HOW TO PLAY: All the words listed below appear in the puzzle — horizontally, vertically, diagonally and even backward. Find them, circle each letter of the word and strike it off the list. The leftover letters spell the **WONDERWORD.**

DANISH WEDDINGS Solution: 10 letters

K	N	P	I	N	E	S	L	A	V	E	D	U	R	B
S	R	E	D	E	T	S	I	O	H	T	L	L	E	S
S	T	A	I	A	A	M	A	R	Z	I	P	A	N	Ⓗ
R	A	J	N	G	G	S	E	E	E	H	T	A	C	Ⓞ
O	L	D	E	S	H	C	U	V	R	W	C	N	F	Ⓢ
S	M	O	R	R	E	B	R	O	D	K	A	Y	E	Ⓣ
S	O	A	S	P	N	K	O	L	M	R	L	L	E	B
I	N	S	T	U	C	E	A	R	B	A	A	I	T	D
C	D	I	N	T	S	I	S	G	S	M	F	M	P	Z
S	O	S	E	T	E	C	A	K	E	N	F	A	I	S
N	D	S	S	H	O	N	O	R	U	E	E	F	E	W
H	C	E	E	P	S	G	T	U	C	D	M	T	C	A
S	U	R	R	O	U	N	D	I	P	H	A	T	E	L
G	I	D	P	E	D	I	R	B	O	L	Ⓛ	Ⓤ	Ⓒ	Ⓚ
R	A	E	P	P	A	S	I	D	P	N	E	O	N	S

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Almond, Arch, Attention, Bell, Branch, Bride, Brudevals, Cans, Couple, Cuts, Denmark, Disappear, Dress, Family, Famous, Feet, Female, Gate, Guests, Hoisted, Honor, Host, Kransekage, Love, Luck, Marzipan, Neighbors, Piece, Pine, Plates, Presents, Reception, Reds, Scissors, Sell, Sing, Smorrebrod, Speech, Stand, Stjerneskud, Surround, Veil, Walk, Waltz, White

Last Friday's Answer: Phenomenon

To purchase **WONDERWORD** books, visit www.WonderWordBooks.com, or call 1-800-642-6480.

Bills end Patriots' reign in AFC East

AP
Buffalo Bills quarterback Josh Allen gets away from Denver Broncos linebacker Alexander Johnson during the second half of an NFL game Saturday, Dec. 19, 2020, in Denver.

DENVER (AP)—Donning gray caps that declared them AFC East champions for the first time since 1995, the Buffalo Bills acted like this was old hat.

"We're going to enjoy it on the flight back home, but we know the job ain't done yet," defensive end Jerry Hughes said after the Bills' 48-19 dismantling of the Denver Broncos officially ended New England's 11-year reign atop the division.

"We still have a lot more to accomplish," added Hughes, who contributed to the Bills' biggest blowout of 2020 with a 21-yard fumble return for a touchdown just 17 seconds after Josh Allen's second TD run.

Sporting blue T-shirts that read "Won but not done," the Bills (11-3) acted like the Patriots did all those years when they dominated the division and AFC East titles were mere stepping stones.

"It's great that we're able to do it the first time in 25 years," Allen said. "To be the team and to be the quarterback on the team that does it, obviously feels really good. At the same time, that's not our end goal. We set out to do this in order to get the chance to do what we really want to do, and that's to win a Super Bowl championship."

No disrespect to those celebrating, of course.

"I know our fans and Bills Mafia is probably going crazy right now," Allen added. "But there's still a lot on the table."

Buffalo coach Sean McDermott said he received a congratulatory email from Marv Levy, the last Bills coach to win the AFC East.

But he, too, was looking beyond winning a division title.

"We have more work to do," McDermott said.

Allen, who wasn't even born the last time the Bills won the division in 1995, ran for two touchdowns and threw for two more against the team that bypassed him in the 2018 NFL draft despite his starring at windy Wyoming, just 2½ hours north of Denver.

Asked if the snub by Broncos general manager John Elway, who chose linebacker Bradley Chubb instead, made this milestone moment any more meaningful, Allen responded, "I'm where I'm supposed to be."

While the Bills have turned things around in Allen's three seasons, the Broncos (5-9) continue to founder. This loss secured their fourth consecutive losing season, something that hadn't happened in Denver since the franchise's futile early days in the 1960s and early '70s.

They also became the first team ever to go five years without making the playoffs following a Super Bowl title.

Allen threw for 359 yards, hitting Stefon Diggs 11 times for 147 yards before he suffered a foot injury in the fourth quarter, and Cole Beasley eight times for 112 yards.

Allen also tied Jack Kemp's record of 25 career touchdown runs with his second TD scamper, a 1-yard keeper to the right that was set up by Andre Roberts' 55-yard return of Taylor Russilino's short second-half kickoff.

After Allen's 1-yard TD run to start the second half, cornerback Tre'Davious White strip-sacked Drew Lock on Denver's first offensive play. Defensive end Jerry Hughes scooped up the ball at the 21 and weaved his way through several Broncos to make it 35-13.

Allen dismantled Denver's makeshift secondary that had lost five cornerbacks in two weeks, picking on De'Vante Bausby all afternoon while completing 28 of 40 passes. Rookie cornerback Michael Ojemudia held his own but was ejected in the third quarter for slapping Bills rookie receiver Gabriel Davis.

Allen threw touchdown passes to Dawson Knox and Jake Kumerow, who became the 13th Bills player to catch a TD pass, tying an NFL record held by seven other teams.

Lock hit tight end Noah Fant with a 6-yard touchdown toss with 5 seconds left in the first half, but Russolino missed the extra point. He also missed the 51-yard field goal attempt way to the right on Denver's opening drive.

"I thought offensively we had a pretty good first half there," Broncos coach Vic Fangio said. "If we make the field goal and extra point for 17 points, you're looking at a tight game."

The Broncos turned to Russolino, whose vagabond career included stops in the XFL, the Canadian Football League and even the Chinese arena league after Brandon McManus went on the COVID-19 reserve list.

In addition to his short second-half kickoff to the Buffalo 4 that Roberts returned to Broncos territory, Russolino missed a 51-yard field goal and two extra points on a windy day that didn't adversely affect Bills kicker Tyler Bass, who made both field goal attempts and all six extra points.

"All four of those were disappointing," Fangio said, "because he had a really good day in practice the other day when he was practicing and I was encouraged by him. There was some wind out there, but it didn't bother their kicker. Yeah, I thought he was going to kick better than he did."

Packers 24, Panthers 16

A fast start helped the Green Bay Packers overcome a shaky second-half performance and remain on pace to earn the top seed in the NFC playoffs.

Aaron Jones rushed for 145 yards and a touchdown as the NFC North champions reached the end zone on their first three series before hanging on to beat the Carolina Panthers.

Aaron Rodgers threw for a season-low 143 yards but produced a touchdown pass—his 40th of the season — and a touchdown run for the Packers. Rodgers is the first player in NFL history to throw at least 40 touchdown passes in three separate seasons; he had 45 during his 2011 MVP campaign and 40 in 2016.

Green Bay (11-3) won its fourth straight despite getting outscored 13-3 and outgained 214-49 in the second half. Rodgers called the second half "definitely a stinker for the offense."

"We just know that type of football in the second half is not going to get it done in the playoffs, where we're going," Rodgers said.

Green Bay took a half-game lead over New Orleans (10-3) in the race for the NFC's best record. The Packers own a tiebreaker over the Saints after winning 37-30 at New Orleans on Sept. 27.

Under the NFL's new 14-team playoff format this year, only the No. 1 seed in each conference earns a first-round bye.

"It's very critical," Jones said. "We want everything to run through Lambeau. We know we control what happens."

The Packers built a 21-3 halftime lead before withstanding a comeback attempt from a gritty Carolina team playing without injured 2019 All-Pro running back Christian McCaffrey and left tackle Russell Okung.

Messi matches Pelé's record with 643rd goal

SPAIN—He might have done it the hard way, but Lionel Messi now stands with Pelé with the most goals scored for a single club.

Barcelona legend Messi had the chance to net his historic 643rd goal from the penalty spot deep into first-half stoppage time in Saturday's La Liga match against Valencia, but the 33-year-old Argentine's shot was saved by visiting keeper Jaume Doménech.

Doménech couldn't control the rebound, though, and Messi was quick to react to Jordi Alba's deflected cross, as the 5-foot-7 forward headed the ball home from point-blank range to seal his milestone and even the match at 1-1.

The goal was Messi's sixth this season in the Spanish top flight. It came after José Gayà shoved Antoine Griezmann down in the box. A criminally unmarked Mouctar Diakhaby had opened the scoring for Valencia about a half hour into the contest—the second game in a row Barcelona conceded the first goal at home.

Messi and company came back to beat Real Sociedad midweek, but they had no such luck on Saturday. After Ronald Araújo put the hosts in front early in the second half, Gayà made it 2-2 with about 20 minutes to play, forcing Ronald Koeman's team to settle for a point.

Pelé, widely considered the greatest player of all time until Messi ascended to the throne, scored 643 times for Brazilian club Santos between 1956-1974 before finishing his career in the United States. Pelé played three seasons with the New York Cosmos in the now defunct North American Soccer League before retiring in 1977. The 80-year-old congratulated Messi on Instagram after his record was equalized.

"Like you, I know what it's like to love wearing the same shirt every day," Pelé's message read. "Congratulations on your historic record, Lionel. But above all, congratulations on your beautiful career at [Barcelona].

"Stories like ours, of loving the same club for so long, unfortunately will be increasingly rare in football," he added. "I admire you a lot".

Messi joined Barcelona's youth ranks at 13 and as has only ever worn Barca's shirt as a pro, although he went public with his desire to leave the Camp Nou last summer. His future with the Blaugrana remains very much in doubt; Messi's contract expires at the end of this season and he has yet to sign an extension for the once-mighty club, which sits fifth in La Liga following Saturday's setback. ***(NBC)***

Westbrook debuts; Wizards top Pistons

WASHINGTON (AP) — Russell Westbrook made his Washington Wizards debut. Nikola Vucevic pushed Orlando out to a fast start against the Charlotte Hornets.

And, the Atlanta Hawks won a free-throw shooting contest against the Memphis Grizzlies in which 59 fouls were called.

In the last night of the NBA preseason, Westbrook played his first game for Washington after coming over from Houston in the John Wall trade and got hot near the end of the first quarter, hitting a layup, a 15-footer and a 22-footer to give the Wizards a 31-27 lead.

Westbrook, a former MVP and nine-time all star, did not play in the second half, as was planned before the game. He sat out the first two Wizards preseason games to rest.

Vucevic, an All-Star in 2019, had a shooting touch early, scoring 11 points as the Magic jumped out to a 27-11 lead. The game nearly got away from Orlando in the fourth quarter as Charlotte opened the period on an 18-0 run.

Westbrook finished with eight points in 17 minutes, Thomas Bryant scored 22 and Bradley Beal added 15 for the Wizards' 99-96 victory.

In the first half, Detroit committed 15 turnovers that led to 17 points for Washington, but had just five miscues in the second. The Wizards led by 14 at halftime.

The Pistons tied it at 89-all on Mykhailiuk's dunk, and the Wizards called timeout before Jerome Robinson and Troy Brown Jr. each hit a 3 to push the Washington's lead to 95-89.

This game featured everyone on the Wizards except for second-year forward Rui Hachimura, their starting four. Hachimura missed his second straight game as he continues to deal with irritation in his eye.

Wizards head coach Scott Brooks said before the game he doesn't know if Hachimura will be able to play in their opener on Wednesday against the Sixers. The Wizards have said it's a minor deal, yet Hachimura clearly must be bothered by it.

AP
Washington Wizards Russell Westbrook (4) passes the ball between Detroit Pistons' Mason Plumlee (24) and Killian Hayes during the first half of a preseason NBA game, Saturday, Dec. 19, 2020 in Washington.

With him out, the Wizards turned to Anthony Gill, who finished with two points in 16 minutes.

Magic 120, Hornets 117

In Orlando, Charlotte started the fourth quarter hot and took a 96-94 lead on Caleb Martin's 3-pointer. Chuma Okeke and Michael Carter-Williams hit consecutive layups to put Orlando up 111-107, but Malik Monk hit a basket and Javin DeLaurier made a 3 to give the Hornets a 115-111 lead.

Devin Cannady's 3 and Cole Anthony's floater put the Magic up 118-117 with 14.1 seconds remaining. Anthony followed with a pair of free throws, and Charlotte's Xavier Sneed missed a 3 at the buzzer.

Vucevic finished with 18 points and 12 rebounds, Anthony scored 19 points and Aaron Gordon had 20 to lead Orlando. Markelle Fultz and Evan Fournier each added 11 points.

Devonte' Graham scored 25 points and Terry Rozier chipped in with 24 points for the Hornets.

The Magic were hoping to use the game as an opportunity to play better defense. They allowed an average of 117 in four preseason games.

Charlotte forward Gordon Hayward missed the game with a finger fracture and hopes to be ready for the season opener.

The teams combined for 35 3-pointers.

Hawks 117, Grizzlies 116

In Memphis, Brandon Goodwin gave the Hawks their first lead of the game with a 14-footer that made it 111-109 with 2:02 remaining. The Hawks never trailed the rest of the way.

Memphis led by as many as 19 on De'Anthony Melton's 3 with 5:36 left in the third. Atlanta pulled within six early in the third on Trae Young's floater, but that was as close as the Hawks could get until Solomon Hill hit a short jumper to cap a 16-0 run and make it 105-all with 4:02 remaining.

Sean McDermott's tip-in put the Grizzlies up 109-107, and Nathan Knight followed with a layup for Atlanta to make it 109-all with 2:28 left.

Brandon Clarke's free throws put the Grizzlies up 98-83 early in the fourth.

Danilo Gallinari led the Hawks with 19 points. Cam Reddish added 18 and John Collins 15. Trae Young finished with 12 points on 4-for-12 shooting.

Dillon Brooks, shaking off a knee injury that had him listed as questionable before the game, scored 14 of his 17 points in the first half for Memphis.

Ja Morant added 15 points, De'Anthony Melton 14 and Grayson Allen 13 for the Grizzlies.

The Hawks outscored Memphis 36-29 at the line.

Rivers not concerned with slow shooting start, confident in bench

PHILADELPHIA—The Philadelphia 76ers went out and made big trades for proven shooters Danny Green and Seth Curry in the 2020 offseason as they get set to have better spacing around Ben Simmons and Joel Embiid.

However, the two of them are off to slow starts from deep as Green shot 2-for-6 from deep and Curry shot 1-for-6 in the two preseason games. Numbers like that will not get it done in the grand scheme of things.

On the flip side, it is just preseason and this has all happened so quickly due to the truncated training camp period. Coach Doc Rivers is not concerned with the slow start.

"This is what I know, Danny Green is a great shooter, Seth is a great shooter, Tobias (Harris) is a great shooter, Furkan (Korkmaz) is a great shooter, that's never going to change," he stated. "That doesn't mean that they're not going to go through stretches where they're not making shots. It's just the way it is. That happens to all of them and I'm fine with that. The good news with this team is we can find, eventually, if one of us is not having a night, we can find someone else that's having a night."

To Rivers' point, Korkmaz shot 4-for-9 from deep, Shake Milton shot 5-for-11, and Mike Scott shot 5-for-7 in the two preseason games. The team now has a few options off their bench that they can turn to when the main guys are not having a good night and that is something that they did not have in the past.

"I already had it, but it just proves what I was saying," Rivers added. "There were going to be nights where our bench is going to win games for us and that's a great thing to have."

On top of what Green brings the team on offense, he has been terrific defensively to begin the preseason. He has had active hands on that end and he has bothered his opponents. He had a few impressive plays in Friday's win over the Indiana Pacers and that is what will help the team when his shooting isn't there.

"Danny Green has been unbelievable," Rivers added. "You would think that a guy that was 1,000-years old, he's just so darn smart, that he helps. I tell you when you look at our defense and if you do break our defense down you still have to score with Joel (Embiid) or Dwight (Howard). That makes things pretty tough and what we're trying to encourage the guards is because we have Joel and Dwight behind us then you can get closer to your guy be more aggressive."

The Sixers now turn their attention to the Washington Wizards on Wednesday to open the season.

Green out in Warriors opener

Draymond Green likely won't see the court when the Golden State Warriors kick off their season on Tuesday night.

Green—who injured his right foot during a scrimmage earlier this week—is now doubtful for their season-opener against the Brooklyn Nets, coach Steve Kerr said Saturday.

"He tweaked his foot in the scrimmage two days ago," Kerr said, via ESPN's Nick Friedell. "Didn't really know [how severe] until the next morning when he woke up. It was a little sore ... he got an MRI. It's clear. But we're trying to be very, very careful."

"It's not a long-term thing. We feel very confident that if he doesn't play Tuesday or Christmas Day, he'll be on the trip and we think he'll be available pretty quickly."

Green averaged eight points and 6.2 rebounds for the Warriors last season, his eighth in the league. The 30-year-old did not get to kick off training camp right away last month, either, due to league protocols.

Kerr said he isn't sure when Green will be ready to take the court, but he's confident that he won't be gone long.

Allen, Nets on extension talks

If Jarrett Allen wants to stay with the Brooklyn Nets long term and not test the free agent market, the big man only has a little time left to agree to terms on a rookie scale extension. The deadline for those talks is December 21, the day before the start of the 2020-21 NBA season and the Nets' opening game against the Golden State Warriors.

According to reports, the Nets and Allen "have had exploratory extension talks." Scotto also added in his report, "According to a league source close to Allen, he wants to remain a Net long-term, has enjoyed learning from Kevin Durant and Kyrie Irving, and believes the team is a championship contender."

Should the Nets and Allen fail to agree to terms on an extension, the big man would then become eligible for a $5.66 million qualifying offer in the offseason, which would make him a restricted free agent.

MLB payrolls drop nearly $2.5B in pandemic

NEW YORK (AP)—Major League Baseball payrolls plunged to $1.75 billion during the pandemic-shortened season from $4.22 billion, and the World Series champion Los Angeles Dodgers led with $98.6 million—the smallest for the top spender in 20 years.

Base wages for 40-man rosters tumbled to $1.54 billion, according to information sent from Major League Baseball to teams on Friday night and obtained by The Associated Press. That was down from $3.99 billion in 2019.

Prorated portions of signing bonuses totaled $120.6 million, down slightly from $122.8 million. Earned bonuses fell to $25 million from $26.9 million.

Buyouts of unexercised 2021 options came to $58.2 million, more than double the $26.9 million for buyouts of unexercised 2020 options, a sign of expense-cutting amid the revenue loss.

Los Angeles won its first title since 1988 as it topped spending for the first time since 2017, when the Dodgers led for the fourth year in a row. The total had not been that low of the top spender since the New York Yankees in 2000 at $95.3 million.

The Yankees, at $83.6 million, were No. 2 for the second straight season. The New York Mets were third at $83.4 million in their final season of ownership by the Wilpon and Katz families, up from 12th and their highest since they were second in 2009. The Mets were purchased last month by hedge fund manager Steven Cohen, who is boosting payroll higher for next year.

Houston was fourth at $81.4 million, up from eighth, followed by the Chicago Cubs at $80.6 million, down from third.

San Diego was sixth at $76.3 million, followed by Washington ($76.2 million), Texas ($75.2 million) and the Los Angeles Angels ($69.9 million).

Boston, two years removed from a World Series title, dropped from first to 13th at $63.3 million after trading stars Mookie Betts and David Price to the Dodgers.

AL champion Tampa Bay was 28th at $29.4 million, ahead of only Pittsburgh ($24.1 million) and Baltimore ($23.5 million).

Base salaries were reduced by 60/162 due the shortened schedule as part of an agreement between MLB and the players' association following the interruption of spring training by the novel coronavirus. The season's start was delayed from March 26 to July 23, and each team's schedule cut from 162 games to 60.

If full salaries had been paid and a complete schedule played with the usual average of callups from the minors, payrolls likely would have increased by 4% from 2019.

While the luxury tax was suspended, three teams projected to finish over the $208 million tax threshold, based on full payrolls by average annual value and including benefits and a COVID credit of at least $1.5 million per club: the Yankees ($239.8 million), Houston ($224.3 million) and the Chicago Cubs ($216.3 million).

New York and Chicago, both over for the second straight year, would have paid at 30% of the amount above $208 million up until $228 million, and the Yankees would have paid 42% in the amount over $228 million. Houston would have paid at a 20% amount on its overage.

The Yankees avoided what would have been a full tax bill of $10,965,773 according to AP's calculation, the Astros $3,263,801 and the Cubs $2,480,775. If they had paid on a prorated 60/162 share, the Yankees would have owed $4,061,397, the Astros $1,208,815 and the Cubs $918,805.

Still, each of those teams will have the compensation rate of a luxury tax-paying club if it signs a free agent who turned down a qualifying offer from another team: Each would forfeit its second- and fifth-highest picks in the 2021 amateur draft and lose $1 million of international amateur signing bonus pool allotment.

Philadelphia was just under the tax threshold at $207.3 million and the Dodgers at $204.6 million.

Boston dropped to $184.9 million after paying a Red Sox record $13.4 million luxury tax in 2019, when the team failed make the playoffs.

AP
In this Oct. 27, 2020 file photo, Los Angeles Dodgers' Mookie Betts hits a home run against the Tampa Bay Rays during the eighth inning in Game 6 of the World Series in Arlington, Texas.

FORMER

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left—after backpedaling from inside the free-throw line for a banked shot against the outstretch arm of Duenas. Tournament rules awarded the win to the first player to hit a basket in overtime.

Meanwhile, while Mintac labored for a spot to the next round, Basa and Blake eased their way to victories.

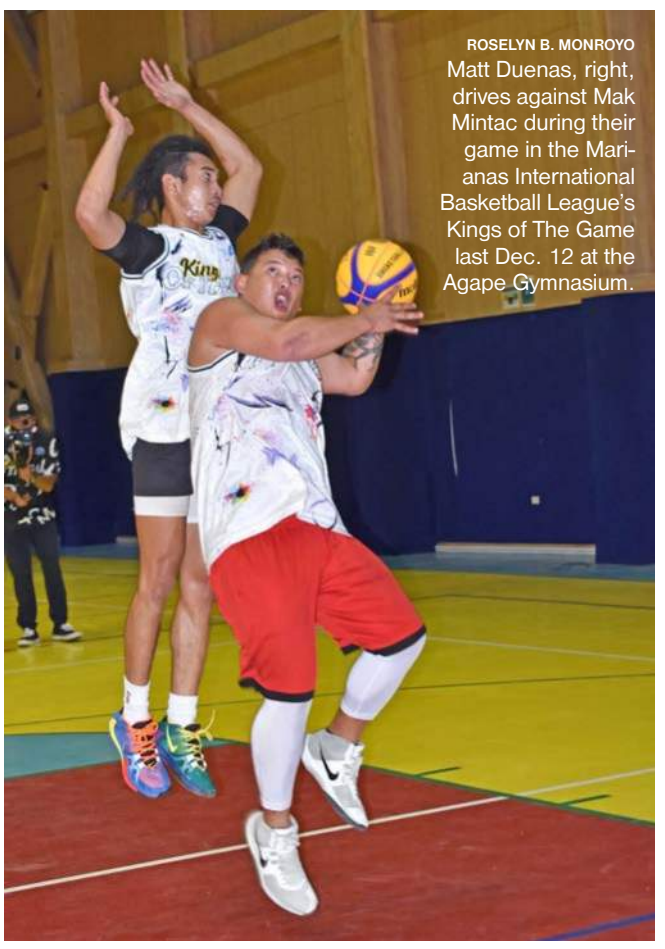
Basa leaned on his main weapon—3-point shooting—to beat Joe Sablan, 13-7. Sablan drew first blood with a short jumper, but it was all Basa after that, as the gunner made his first four baskets from downtown. Actually, of Basa's 13 points, only one shot did not came from the 3-point area and his last long shot wrapped up the game about three minutes early.

Blake also showed he can connect with shots from the parking lot, as he knocked in five triples to rout Darwin Barbo, 12-0. Blake notched the fourth and last quarterfinal berth in Bracket A.

Schmidt took the third quarterfinals seat after a 10-7 win over Josh Andrew. Both players took a while before they could buy a basket and then traded leads in the first half of the match. Schmidt then found his rhythm a bit and knocked in his last two shots from the 3-point area to retake the driver's seat and kept it until the final buzzer.

With the victory, Schmidt forced a showdown with Blake for the semis ticket in Bracket A, while Basa was paired against Mintac.

The first round matches in Bracket were shown in Episode 1 of Kings of The Game, which aired on the You Tube Channel of MIBL last Friday. The next episode of the basketball series will be aired on Jan. 1 and will feature games in Bracket B.



ROSELYN B. MONROYO
Matt Duenas, right, drives against Mak Mintac during their game in the Marianas International Basketball League's Kings of The Game last Dec. 12 at the Agape Gymnasium.

NEW

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TRAC Development Team recorded the fastest mark in the relay with runner Josh Joson and biker Jojo Valencia combining for 1:07:26 to take the first place honors in the men's division. Just For Fun's Jalen Lucido and Jomer Enriquez registered 1:10:25 to notch second place, while Team BAH!'s Vhoei Francia and Rusty Valino came in third with a time of 1:11:53.

In the women's relay, Ruth Jie Sun and Vernice Ronda of Ruth & Vernz submitted 1:27:23 to top the division. Loco Ladies' Astrid Poole and Pamela Walsh (1:28:32) and Jerrilyn & Weng's Jerrilyn Castillo and Roweno Houk (1:29:26) completed the Top 3.

Alice in WillyWonderland's Alice Xiu and Willy Barbo prevailed in the mixed relay event after recording 1:11:38 and were joined in the podium by Team Pasaway's Julie Felipe and Jiel Buco (1:13:56) and Yu-Noh!'s Yuki Rechucher and Noe Valdisimo (1:14:17).

Meanwhile, TRAC would like to thank the following for supporting its season-ending competition: TanHoldings, MARPAC, DFS Saipan, Department of Public Safety, Grace Christian Academy Senior Class, Shelfa Gaviola, Butch Sublemente, Rosalio Quintos, Rey Tentia, and all the race volunteers.

JONATHAN IBAJAN
Shuji Kuroda, fifth left, poses with other finishers in last Saturday's 5th Saipan Duathlon.

TEDDY CORPUZ
Bikers work their way uphill in Marpi.

Bills end Patriots' reign in AFC East

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Westbrook debuts; Wizards top Pistons

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New winners in Saipan Duathlon

By ROSELYN B. MONROYO
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REPORTER

Shuji Kuroda spoiled Charlie Sendin's bid for back-to-back titles, while Kaithlynn Chavez won her debut after taking the top honors in the 5th Saipan Duathlon last Saturday.

Kuroda emerged as the first overall finisher in the three-leg race that featured a 5-kilometer run, 20K bike, and 2.5K run, as he cut the tape at the Banzai Cliff in 1:05:09. He completed the course more than six minutes ahead of Sendin, who won last year's competition. Kuroda also joined the 2019 edition of the tournament organized by the Triathlon Association of the CNMI and was only ranked fourth in the men's division and eighth overall before making a big leap this season.

PONCIANO COROTAN
Bikers navigate an uphill road in San Roque during last Saturday's 5th Saipan Duathlon.

Sendin missed defending the men's division crown after timing in at 1:11:28, while Tyce Mister rounded out the Top 3 finishers in the group after posting 1:12:17.

In the women's division, the 14-year-old Chavez prevailed over 3rd Saipan Duathlon champion Ayano Braxton and another veteran, Kimiko McKagan. The Mt. Carmel School student submitted 1:16:31 for a close victory over Braxton, who logged 1:16:59. McKagan was at distant third with her 1:20:20.

Fourty-eight joined the individual race, which started and ended at Banzai Cliff with a turnaround point near the Last Command Post (for the 5K run) and Seafix (just before Saipan Ice plant in Lower Base for the 20K bike).

Relay champions

In the relay races, 24 teams were entered with TRAC Development Team, Ruth & Vernz, and Alice in WillyWonderland ruling their respective divisions.

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PONCIANO COROTAN
Kaithlynn Chavez heads to the finish line at the Banzai Cliff to take the first place honors in the women's division race.

Former national players advance in Kings of The Game

By ROSELYN B. MONROYO
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REPORTER

Three former NMI national players lived up to high expectations after marching into the quarterfinal round of the Marianas International Basketball League's Kings of The Game.

Preston Basa, Douglas Schmidt, and Dean Blake, who represented the Commonwealth in regional competitions in the past, won their opening games in the single-elimination tournament played at the Agape Gymnasium last Dec. 12 to take three of the four quarterfinal tickets in Bracket A. Mak Mintac notched the other quarterfinal berth in the group.

Mintac was pitted against former Saipan Southern High School standout Matt Duenas and they kicked off the action in the first one-on-one tournament in the NMI. Mintac eventually advanced after pulling off a 12-11 victory in overtime.

It was a come-from-behind victory for Mintac, as Duenas was just a point away from winning the opener after leading at 11-9, with a little over a minute left in regulation. Each match in the tournament was played for 10 minutes and players had two ways to win—score 12 points first or have the lead at the end of the game.

Duenas had several opportunities to close out the match, but failed to capitalize with his last attempt—a 2-point shot from beyond the arc—in the final two seconds of regulation hitting nothing but air.

Mintac on the other hand, made a free throw to move within one and hit the game-tying basket when he drove to the basket for an open layup.

In overtime, Mintac had the first possession and did not waste it, as he again drove to his strong side—

See FORMER on Page 19

ROSELYN B. MONROYO
Douglas Schmidt, right, takes off for an open layup during his game against Josh Andrew in the the Marianas International Basketball League's Kings of The Game played at the Agape Gymnasium last Dec. 12.